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DOMINION BUREAU OF STATISTICS
Industry and Merchandising Division
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SALES FINANCING
1947 AND 1948
BY
SALES FINANCE
AND
ACCEPTANCE COMPANIES

Reports received from 94 companies showed total retail financing of \$208,166,000 in 1948. This figure exceeded by 19.5% the total of \$174,190,000 reported by 91 companies for 1947.

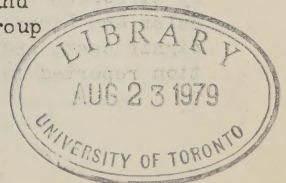
Balances outstanding at the end of last year were \$130,120,000, compared with \$106,631,000 at the end of 1947, a gain of 22%.

In 1941, the only other year for which a complete tabulation has been made, purchases of retail instalment paper were valued at \$100,277,000 and balances unpaid at the end of the year were \$64,674,000.

These results are based on an almost complete coverage of financial institutions in Canada engaged in the purchase or discounting of notes receivable arising from retail instalment sales.

Throughout this publication, two principal classifications have been used:

- (1) Consumers' Goods--including new and used passenger cars, and an "all other" category composed mainly of radics and household appliances.
- (2) Commercial and Industrial Goods--including new and used trucks and buses, and an "all other" group under which are included such items as farm machinery, tractors, etc.



Consumers' goods were financed to the extent of \$122,522,000 in 1948 and accounted for 58.9% of all retail financing. In 1947, consumers' goods totalled \$84,374,000 and were only 48.4% of the total. This class had greater relative importance in 1941 when transactions involved \$77,326,000, 77% of all retail paper purchased. Balances outstanding on consumers' goods paper were \$70,451,000 at the end of 1948, \$48,275,000 a year previously and \$48,854,000 on December 31, 1941.

Within the consumers' goods category, used passenger car financing was the largest item in 1948, amounting to \$56,572,000 (27% of the total). New passenger car financing totalled \$38,027,000 and other financing, \$27,923,000. There was a greater expansion in used car financing between 1947 and 1948 than for the other two classes of consumers' goods. On the other hand, there had been a greater reduction between 1941 and 1947 for that segment, and the proportion of used car financing remained considerably lower in 1948 than in 1941. In connection with the rather sharp rise in financing of "other consumers' goods", it should be pointed out that there had been a marked curtailment of activity in this field in 1941 as a result of restrictions on the output and sale of radios and appliances as a war measure.

The \$85,644,000 of commercial and industrial goods financed in 1948 was made up of \$36,173,000 for new commercial vehicles, \$18,350,000 for used commercial vehicles and \$31,121,000 for other items. Financing of all of these was well above corresponding 1941 totals, but most outstanding was the rise for the latter of the three categories. From a total of only \$4,624,000 in 1941, financing of other commercial and industrial goods had risen to \$42,854,000 in 1947, evidence that finance companies became extensively involved in the financing of heavier types of industrial equipment when war conditions forced curtailment of motor vehicle financing. In 1948, financing of "other" commercial and industrial goods declined sharply to \$31,121,000, which may indicate a return to greater emphasis on the motor vehicle field in which finance companies have a longer specialized experience.

Balances outstanding on commercial and industrial goods were reported to be \$59,669,000 on December 31, 1948, \$58,356,000 at the end of 1947 and \$15,820,000 at the close of 1941.

Summaries of paper purchased and balances outstanding by commodities in Table 1 are followed by a provincial tabulation in somewhat lesser detail (Table 2).

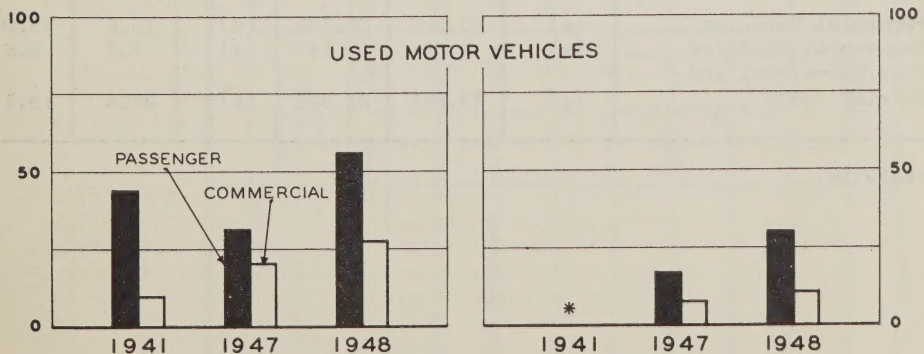
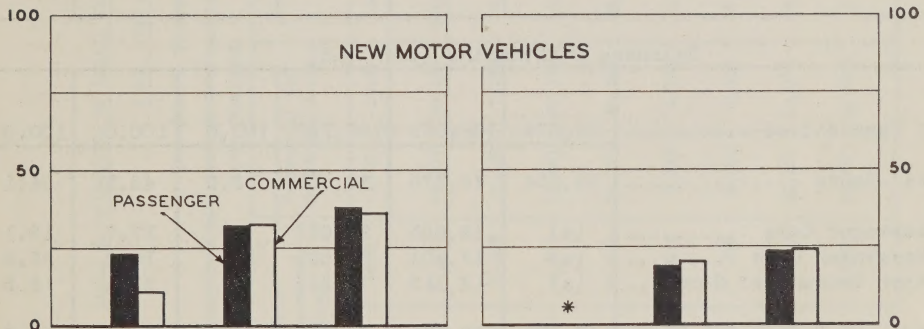
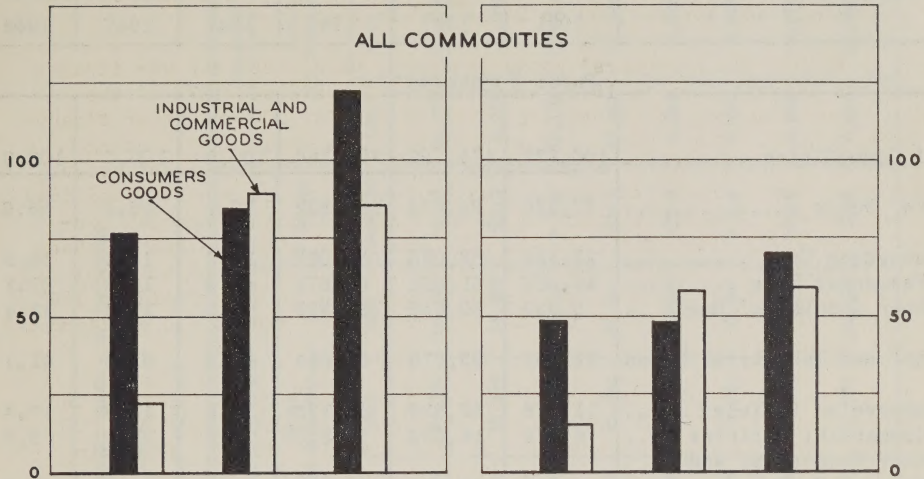
Monthly totals, estimated on the basis of partial returns, are shown in Table 3. The design of this table differs from that of the others in that stress is placed on the "automotive" and "non-automotive" activities of sales finance companies during the last two years.

Totals for the automotive classes given in this report are slightly different from those contained in the summary report "New Motor Vehicle Sales and Financing of Motor Vehicle Sales, 1948". The differences are not significant, and they are entirely due to minor inconsistencies in information reported to this office on different occasions.

FINANCING OF RETAIL INSTALMENT SALES

1941-1947-1948

MILLIONS OF DOLLARS PAPER PURCHASED BALANCES OUTSTANDING MILLIONS OF DOLLARS



* NOT AVAILABLE

TABLE 1.--FINANCING OF RETAIL INSTALMENT SALES - BY COMMODITIES

1941, 1947 and 1948

COMMODITY	AMOUNT (\$000's)			PER CENT OF TOTAL		
	1941	1947	1948	1941	1947	1948
Paper Purchased						
Total, All Commodities	100,277	174,190	208,166	100.0	100.0	100.0
Consumers' Goods	77,326	84,374	122,522	77.1	48.4	58.9
New Passenger Cars	23,322	32,028	38,027	23.2	18.4	18.3
Used Passenger Cars	44,009	31,691	56,572	43.9	18.2	27.2
All Other Consumers' Goods ..	9,995	20,655	27,923	10.0	11.8	13.4
Commercial and Industrial Goods	22,951	89,816	85,644	22.9	51.6	41.1
New Commercial Vehicles	11,548	32,929	36,173	11.5	18.9	17.4
Used Commercial Vehicles	6,779	14,033	18,350	6.8	8.1	8.8
All Other Commercial and Industrial Goods	4,624	42,854	31,121	4.6	24.6	14.9
Balances Outstanding (year end)						
Total, All Commodities	64,674	106,631	130,120	100.0	100.0	100.0
Consumers' Goods	48,854	48,275	70,451	75.5	45.3	54.1
New Passenger Cars	(a)	18,853	23,627	(a)	17.7	18.1
Used Passenger Cars	(a)	17,303	30,599	(a)	16.2	23.5
All Other Consumers' Goods ..	(a)	12,119	16,225	(a)	11.4	12.5
Commercial and Industrial Goods	15,820	58,356	59,669	24.5	54.7	45.9
New Commercial Vehicles	(a)	20,900	24,734	(a)	19.6	19.0
Used Commercial Vehicles	(a)	8,234	11,135	(a)	7.7	8.6
All Other Commercial and Industrial Goods	(a)	29,222	23,800	(a)	27.4	18.3

(a) Not available.

TABLE 3.--ESTIMATED MONTHLY PURCHASES OF RETAIL PAPER AND BALANCES OUTSTANDING
1947 and 1948

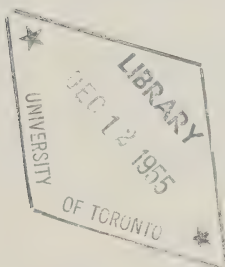
(millions of dollars)

Year and Month	Automotive Paper		Non-automotive Paper		Total, All Retail Paper	
	Amount of Financing	Balances Outstanding	Amount of Financing	Balances Outstanding	Amount of Financing	Balances Outstanding
<u>1947</u>						
January ..	4.6	23.3	2.9	21.2	7.5	44.5
February .	5.6	26.1	4.0	23.0	9.6	49.1
March	7.2	29.4	4.4	24.7	11.6	54.1
April	9.9	35.5	6.1	28.0	16.0	63.5
May	10.6	41.4	6.8	31.8	17.4	73.2
June	10.4	47.3	7.1	35.1	17.5	82.4
July	10.0	50.9	5.9	37.1	15.9	88.0
August ...	9.3	54.7	5.1	38.3	14.4	93.0
September.	10.9	58.5	5.3	39.3	16.2	97.8
October ..	12.0	62.4	4.9	39.3	16.9	101.7
November .	11.2	65.6	5.1	40.1	16.3	105.7
December .	9.1	65.3	5.9	41.3	15.0	106.6
<u>1948</u>						
January ..	7.5	64.0	4.1	42.6	11.6	106.6
February..	8.3	64.4	5.0	43.0	13.3	107.4
March	12.1	66.6	5.1	44.1	17.2	110.5
April	15.4	72.8	6.0	44.2	21.4	117.0
May	14.8	78.0	5.4	44.9	20.2	122.9
June	14.5	82.2	5.5	44.9	20.0	127.1
July	13.7	85.0	4.9	44.1	18.6	129.1
August ...	11.7	87.0	4.4	43.3	16.1	130.3
September.	12.5	88.3	4.5	41.8	17.0	130.1
October ..	13.4	89.5	4.7	40.5	18.1	130.0
November .	13.1	90.4	4.3	39.5	17.4	129.9
December .	12.3	90.1	5.3	40.0	17.6	130.1

S DOMINION BUREAU OF STATISTICS - DEPARTMENT OF TRADE AND COMMERCE
CANADA

SALES FINANCING

1949



Published by Authority of the RT. HON. C. D. HOWE
Minister of Trade and Commerce

Prepared in the Merchandising and Services Section,
Industry and Merchandising Division,
Dominion Bureau of Statistics, Ottawa

Results in this report are based on an almost complete coverage of financial institutions in Canada engaged in the purchase or discounting of notes receivable arising from retail instalment sales.

Throughout the publication, two principal classifications have been used:

- (1) Consumers' Goods — including new and used passenger cars, and an "all other" category composed mainly of radios and household appliances.
- (2) Commercial and Industrial Goods — including new and used trucks and buses, and an "all other" group under which are included such items as farm machinery, tractors, etc.

SALES FINANCING

1949

Reports received from 104 sales finance and acceptance companies showed total retail financing of \$284,730,000 in 1949. This figure exceeded by 37% the total of \$208,166,000 reported by 94 companies in 1948.

Balances outstanding at the end of 1949 were \$184,063,000, an increase of 42% over the \$130,120,000 reported at December 31, 1948. At the end of 1941, balances outstanding on the books of sales finance companies totalled \$64,674,000.

Consumers' Goods

Consumers' goods accounted for a larger proportion of the total than in the two previous years. These goods were financed to the extent of \$190,574,000 in 1949 and formed 67% of all goods financed. The 1948 total of \$122,522,000 constituted 59% of all retail financing. In 1941, consumers' goods accounted for 77% of all retail paper purchased.

Balances outstanding on consumers' goods paper were \$115,977,000 at the end of 1949,

\$70,451,000 a year previously, and \$48,854,000 on December 31, 1941.

Used passenger car financing, amounting to \$83,001,000 or 29% of the total, was the largest item within the consumers' goods category. The greatest expansion, however, occurred in new car financing which increased from \$38,027,000 in 1948 to \$71,602,000 in 1949. Other consumers' goods were financed for an amount of \$35,971,000.

Commercial and Industrial Goods

Commercial and industrial goods' financing amounted to \$94,156,000 in 1949, forming a smaller proportion of total retail financing than in the past two years. Financing of new and used commercial vehicles continued to rise but the residual category showed a further decline in 1949 as finance company activities became more concentrated in the automotive field.

Balances outstanding on commercial and industrial goods were reported to be \$68,086,000 at December 31, 1949, an increase of 14% over the \$59,669,000 outstanding at December 31, 1948, and over four times the amount owing at the end of 1941. The amounts outstanding on both new and used commercial vehicles increased 29%, while a decrease of 9% was recorded for other commercial and industrial goods.

Notes on Tables

Summaries of paper purchased and balances outstanding by commodities in Table 1 are followed by a provincial tabulation in somewhat lesser detail in Table 2.

Monthly totals, estimated on the basis of partial returns, are shown in Table 3 and also in graphic form in the chart following this table. The major distinction in this table is between "Automotive" and "Non-Automotive" financing

rather than "Consumers' Goods" and "Commercial Goods".

Totals for the automotive classes given in this report are slightly different from those contained in the summary report "New Motor Vehicle Sales and Motor Vehicle Financing, 1949". The differences are not significant, and they are due entirely to minor inconsistencies in information reported to this Bureau on different occasions.

FINANCING OF RETAIL INSTALMENT SALES

1941-1947-1948-1949

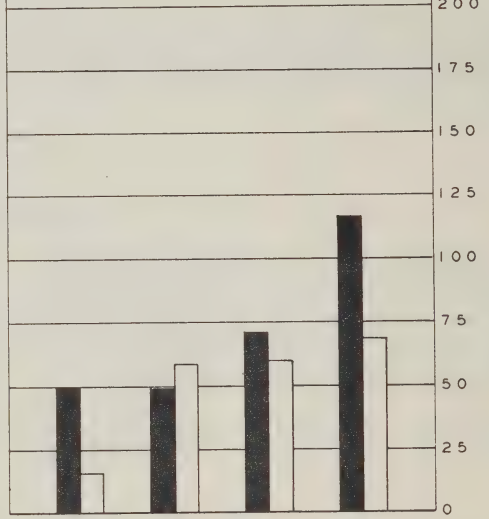
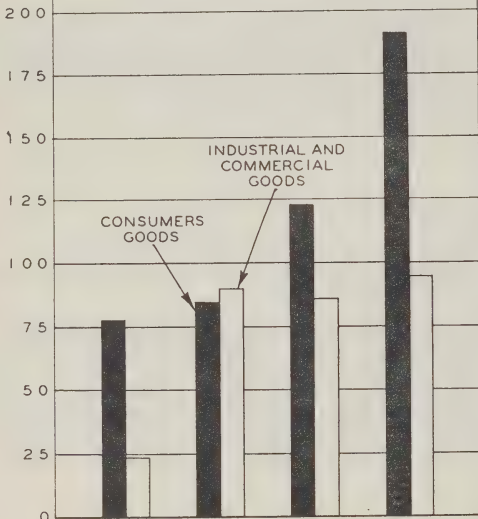
MILLIONS OF DOLLARS

PAPER PURCHASED

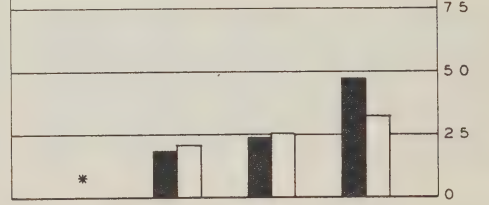
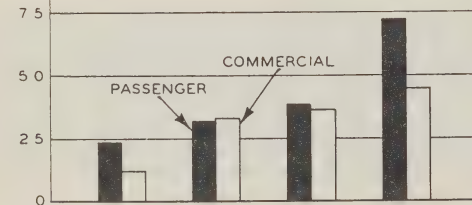
BALANCES OUTSTANDING

MILLIONS OF DOLLARS

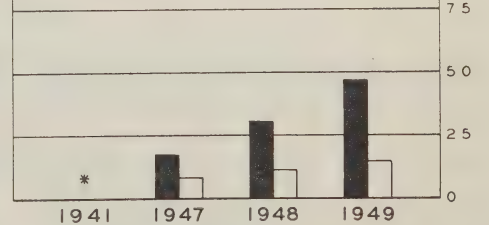
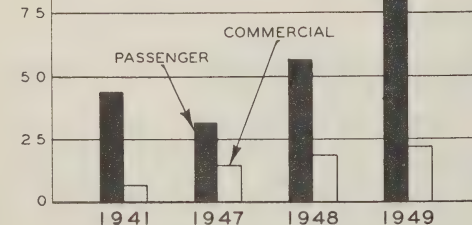
ALL COMMODITIES



NEW MOTOR VEHICLES



USED MOTOR VEHICLES



* NOT AVAILABLE

SALES FINANCING

R-5

TABLE 1. Financing of Retail Instalment Sales, by Commodities, 1941, 1947-1949

Commodity	Amount				Per cent of total			
	1941	1947	1948	1949	1941	1947	1948	1949
	\$'000	\$'000	\$'000	\$'000	%	%	%	%
PAPER PURCHASED								
Total, All Commodities.....	100,277	174,190	208,166	284,730	100.0	100.0	100.0	100.0
Consumers' goods.....	77,326	84,374	122,522	190,574	77.1	48.4	58.9	66.9
New passenger cars.....	23,322	32,028	38,027	71,602	23.2	18.4	18.3	25.1
Used passenger cars.....	44,009	31,691	56,572	83,001	43.9	18.2	27.2	29.2
All other consumers' goods.....	9,995	20,655	27,923	35,971	10.0	11.8	13.4	12.6
Commercial and industrial goods.....	22,951	89,816	85,644	94,156	22.9	51.6	41.1	33.1
New commercial vehicles.....	11,548	32,929	36,173	44,601	11.5	18.9	17.4	15.7
Used commercial vehicles.....	6,779	14,033	18,350	21,822	6.8	8.1	8.8	7.7
All other commercial and industrial goods.....	4,624	42,854	31,121	27,733	4.6	24.6	14.9	9.7
BALANCES OUTSTANDING (YEAR END)								
Total, All Commodities.....	64,674	106,631	130,120	184,063	100.0	100.0	100.0	100.0
Consumers' goods.....	48,854	48,275	70,451	115,977	75.5	45.3	54.1	63.0
New passenger cars.....	1	18,853	23,627	46,970	1	17.7	18.1	25.5
Used passenger cars.....	1	17,303	30,599	46,342	1	16.2	23.5	25.2
All other consumers' goods.....	1	12,119	16,225	22,665	1	11.4	12.5	12.3
Commercial and industrial goods.....	15,820	58,356	59,669	68,086	24.5	54.7	45.9	37.0
New commercial vehicles.....	1	20,900	24,734	31,965	1	19.6	19.0	17.4
Used commercial vehicles.....	1	8,234	11,135	14,401	1	7.7	8.6	7.8
All other commercial and industrial goods.....	1	29,222	23,800	21,720	1	27.4	18.3	11.8

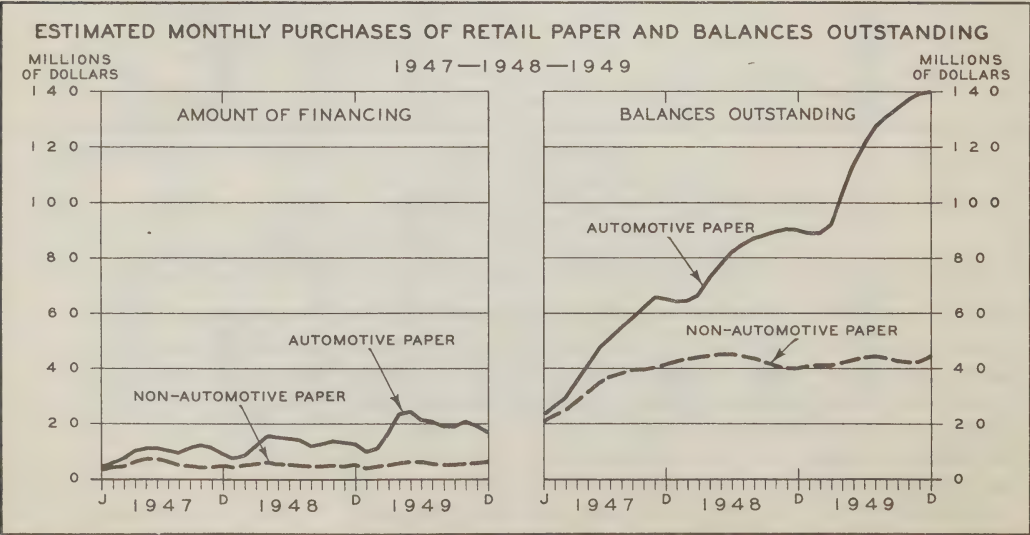
1. Not available.

TABLE 2. Financing of Retail Instalment Sales, by Provinces, 1941, 1948, and 1949

Province	Paper purchased										Balances outstanding			
	New and used passenger cars		Other consumers' goods		Commercial and industrial goods		Total, all commodities			Per cent change	Total, all commodities			Per cent change
	1948	1949	1948	1949	1948	1949	1941	1948	1949	1949/1948	1941	1948	1949	1949/1948
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	%	\$'000	\$'000	\$'000	%
Canada.....	94,599	154,603	27,923	35,971	85,644	94,156	100,277	208,166	284,730	+ 36.8	64,674	130,120	184,063	+ 41.5
Atlantic Provinces	5,786	12,086	2,023	3,212	7,184	8,928	6,615	14,993	24,226	+ 61.6	4,169	9,621	15,419	+ 60.3
Quebec.....	18,704	30,506	4,312	6,622	22,601	21,955	16,195	45,617	59,083	+ 29.5	10,103	30,068	39,782	+ 32.3
Ontario.....	44,683	70,585	15,656	19,283	27,262	29,696	48,095	87,601	119,564	+ 36.5	29,641	53,722	75,662	+ 40.8
Manitoba.....	3,802	5,762	1,474	1,286	4,760	5,325	5,085	10,036	12,373	+ 23.3	3,349	6,022	8,507	+ 41.3
Saskatchewan.....	2,781	5,600	716	967	3,433	5,358	5,838	6,930	11,925	+ 72.1	4,560	4,073	7,344	+ 80.3
Alberta.....	7,046	12,679	1,629	2,318	10,074	13,715	8,959	18,749	28,712	+ 53.1	6,362	11,718	18,726	+ 59.8
British Columbia...	11,797	17,385	2,113	2,283	10,330	9,179	9,490	24,240	28,847	+ 19.0	6,490	14,896	18,623	+ 25.0

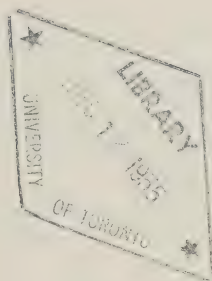
TABLE 3. Estimated Monthly Purchases of Retail Paper and Balances Outstanding, 1947, 1948, and 1949
(millions of dollars)

Year and Month	Automotive paper		Non-automotive paper		Total, all retail paper	
	Amount of financing	Balances outstanding	Amount of financing	Balances outstanding	Amount of financing	Balances outstanding
1947						
January.....	4.6	23.3	2.9	21.2	7.5	44.5
February.....	5.6	26.1	4.0	23.0	9.6	49.1
March.....	7.2	29.4	4.4	24.7	11.6	54.1
April.....	9.9	35.5	6.1	28.0	16.0	63.5
May.....	10.6	41.4	6.8	31.8	17.4	73.2
June.....	10.4	47.3	7.1	35.1	17.5	82.4
July.....	10.0	50.9	5.9	37.1	15.9	88.0
August.....	9.3	54.7	5.1	38.3	14.4	93.0
September.....	10.9	58.5	5.3	39.3	16.2	97.8
October.....	12.0	62.4	4.9	39.3	16.9	101.7
November.....	11.2	65.6	5.1	40.1	16.3	105.7
December.....	9.1	65.3	5.9	41.3	15.0	106.6
1948						
January.....	7.5	64.0	4.1	42.6	11.6	106.6
February.....	8.3	64.4	5.0	43.0	13.3	107.4
March.....	12.1	66.6	5.1	44.1	17.2	110.5
April.....	15.4	72.8	6.0	44.2	21.4	117.0
May.....	14.8	78.0	5.4	44.9	20.2	122.9
June.....	14.5	82.2	5.5	44.9	20.0	127.1
July.....	13.7	85.0	4.9	44.1	18.6	129.1
August.....	11.7	87.0	4.4	43.3	16.1	130.3
September.....	12.5	88.3	4.5	41.8	17.0	130.1
October.....	13.4	89.5	4.7	40.5	18.1	130.0
November.....	13.1	90.4	4.3	39.5	17.4	129.9
December.....	12.3	90.1	5.3	40.0	17.6	130.1
1949						
January.....	9.6	89.1	3.7	40.8	13.3	129.9
February.....	10.6	89.0	4.3	40.8	14.9	129.8
March.....	16.3	92.0	4.9	40.4	21.2	132.4
April.....	23.6	103.0	5.7	41.9	29.3	144.9
May.....	24.4	113.5	6.2	43.1	30.6	156.6
June.....	21.5	121.3	6.1	44.0	27.6	165.3
July.....	20.7	127.7	5.3	44.0	26.0	171.7
August.....	19.0	131.1	5.0	43.4	24.0	174.5
September.....	18.8	134.1	5.3	42.5	24.1	176.6
October.....	20.7	137.7	5.4	42.3	26.1	180.0
November.....	18.8	139.0	5.6	42.4	24.4	181.4
December.....	17.0	139.7	6.2	44.4	23.2	184.1



DOMINION BUREAU OF STATISTICS — DEPARTMENT OF TRADE AND COMMERCE
CANADA

SALES FINANCING
—
1950



Published by Authority of the Rt. Hon. C. D. HOWE
Minister of Trade and Commerce

Prepared in the Merchandising and Services Section
Industry and Merchandising Division
Dominion Bureau of Statistics, Ottawa

NOTICE

The Industry and Merchandising Division of the Bureau of Statistics collects and compiles figures on (a) the primary industries in Canada — mining, forestry, and fishing; (b) manufacturing; (c) construction; and (d) merchandising and services.

For the purpose of annual compilation and publication, reports on merchandising and services have been classified as follows:

Part I — Wholesale Statistics

- A Wholesale Trade, 25¢.
- * B Operating Results of Food Wholesalers, 25¢.
- * C Operating Results of Dry Goods, Piece Goods, and Footwear Wholesalers, 25¢.
- * D Operating Results of Miscellaneous Wholesalers (automotive equipment, drugs, hardware, plumbing and heating equipment), 25¢.

Part II — Retail Statistics

- E General Review, 25¢.
- F Retail Trade, 50¢.
- G Retail Chain Stores, 50¢.
- * H Operating Results of Chain Food Stores, 25¢.
- * I Operating Results of Chain Clothing Stores, 25¢.
- * J Operating Results of Miscellaneous Chain Stores (variety, drug, furniture), 25¢.
- K Operating Results of Retail Food Stores, 25¢.
- L Operating Results of Retail Clothing Stores, 25¢.
- M Operating Results of Retail Hardware, Furniture, Appliance, and Radio Stores, 25¢.
- N Operating Results of Filling Stations and Garages, 25¢.
- O Operating Results of Miscellaneous Retail Stores, 25¢.
- P Retail Consumer Credit, 25¢.

Part III — Services and Special Fields

- Q Laundries, Cleaners and Dyers, 25¢.
- R Motion Picture Theatres, Exhibitors, and Distributors, 25¢.
- S Hotels, 25¢.
- T Sales Financing, 25¢.
- U Farm Implement and Equipment Sales, 25¢.
- V New Motor Vehicle Sales and Motor Vehicle Financing, 25¢.

The reports are punched to permit of filing in a ring binder.

* Biennial reports — not issued for 1950.

Notes

Results in this report are based on an almost complete coverage of finance and acceptance companies engaged in the purchase or discounting of notes receivable arising from retail instalment sales.

In the first two tables, two principal commodity classifications have been used:

- (1) Consumers' Goods — including new and used passenger cars and an "all other" category composed mainly of radios and household appliances.
- (2) Commercial and Industrial Goods — including new and used trucks and buses and an "all other" group under which are included such items as farm machinery, tractors, etc.

In Table 3, the major distinction is between "Automotive" and "Non-automotive" financing rather than between "Consumers' Goods" and "Commercial and Industrial Goods".

Totals for the automotive categories shown in this report are slightly different from those contained in the summary report "New Motor Vehicle Sales and Motor Vehicle Financing, 1950". The differences are not significant and are due entirely to minor inconsistencies in information reported to the Bureau of Statistics on different occasions.

SALES FINANCING 1950

Financing of retail instalment sales by 109 companies in 1950 was 51% greater than the amount handled by 104 companies in 1949. Balances outstanding at the end of 1950 were 59% above the total at December 31, 1949.

Total financing amounted to \$429,196,000 in 1950 compared with \$284,730,000 in 1949, \$208,166,000 in 1948 and \$100,277,000 in 1941.

Balances outstanding at the end of 1950 totalled \$293,163,000, as compared with \$184,063,000 outstanding on books of sales finance companies

at the end of 1949 and more than four times the amount of total balances outstanding at the end of 1941.

Ontario was responsible for 41% of the total amount of financing while Quebec accounted for 20%. Alberta and British Columbia followed with 11% and 10% while the Atlantic Provinces (including Newfoundland) accounted for 8%. The proportions in Saskatchewan and Manitoba were 6% and 5% of the total respectively. Balances outstanding were distributed among the various provinces in somewhat the same proportions, as the following table indicates.

Provincial Distribution of Paper Purchased and Balances Outstanding in 1950

Province	Total, all commodities Per cent of Canada totals	
	Paper purchased	Balances outstanding
	%	%
CANADA	100.0	100.0
Atlantic Provinces	8.0	8.0
Quebec	20.3	21.3
Ontario	40.7	39.2
Manitoba	4.8	5.0
Saskatchewan	5.5	5.6
Alberta	10.8	11.0
British Columbia	9.9	9.9

Consumers' Goods

Consumers' goods continued to account for an increasingly high proportion of total financing. The 71% which this category of goods formed of the total in 1950, while higher than in the three previous years, was still below the 1941 proportion of 77%. Consumers' goods were financed to the extent of \$305,278,000 in 1950, an increase of 60% over the previous year's total of \$190,574,000.

New passenger car financing took the lead long held by used car financing as the largest item within the consumers' goods category. New passenger car financing amounted to \$132,407,000, 31% of the total paper purchased and 85% above the 1949 new car volume of \$71,602,000. Used passenger cars, forming 28.5% of total financing, advanced 47% in volume, from \$83,001,000 in 1949 to

\$122,318,000 in 1950. Financing of other consumers' goods rose 41% to \$50,553,000.

The amount outstanding on consumers' goods in the books of sales finance companies at the end of 1950 was \$202,011,000, 74% higher than the \$115,977,000 outstanding at the end of 1949. The amount owing on new passenger car sales, about one half of the consumers' goods total, was double the amount outstanding on the books at the end of 1949 for these items.

Balances outstanding at the end of the year on used car financing advanced 59%, from \$46,342,000 in 1949 to \$73,445,000 in 1950, while on other consumers' goods, the amount outstanding was \$34,245,000 or 51% above 1949.

Commercial and Industrial Goods

Financing of commercial and industrial goods continued to increase in 1950, but to a lesser extent than did the financing of consumers' goods. In 1950, commercial and industrial goods were financed for an amount of \$123,918,000, forming 28.8% of all financing and registering an increase of 32% over the \$94,156,000 reported in 1949. New commercial vehicle financing advanced 36%; used vehicle financing, 38%; while a smaller increase of 19% was recorded in amount of financing of all other commercial and industrial goods.

Balances outstanding also showed increases in each of the three categories. Total amount out-

standing at the end of 1950 on commercial and industrial goods was \$91,152,000, 34% above the \$68,086,000 owing at December 31, 1949. Of the total balances outstanding at the end of 1950, \$45,774,000 was on new commercial vehicles, an increase of .43% over 1949; \$20,001,000 was on used commercial vehicles, a gain of 39%; while \$25,377,000 was on other commercial and industrial goods and represented an increase of 17% over balances outstanding at the end of 1949.

The following table shows percentage increases in amount of financing and balances outstanding between the years 1949 and 1950.

Percentage Increases in Financing of Retail Instalment Sales and Balances Outstanding, 1950/1949

Commodity	Per cent Increase 1950/1949	
	Amount of financing	Balances outstanding
	%	%
Total, All Commodities	50.7	59.3
Consumers' goods	60.2	74.2
New passenger cars	84.9	100.8
Used passenger cars	47.4	58.5
All other consumers' goods	40.5	51.1
Commercial and industrial goods	31.6	33.9
New commercial vehicles	36.1	43.2
Used commercial vehicles	38.0	38.9
All other commercial and industrial goods	19.4	16.8

FINANCING OF RETAIL INSTALMENT SALES BY FINANCE COMPANIES, 1941-1947 TO 1950

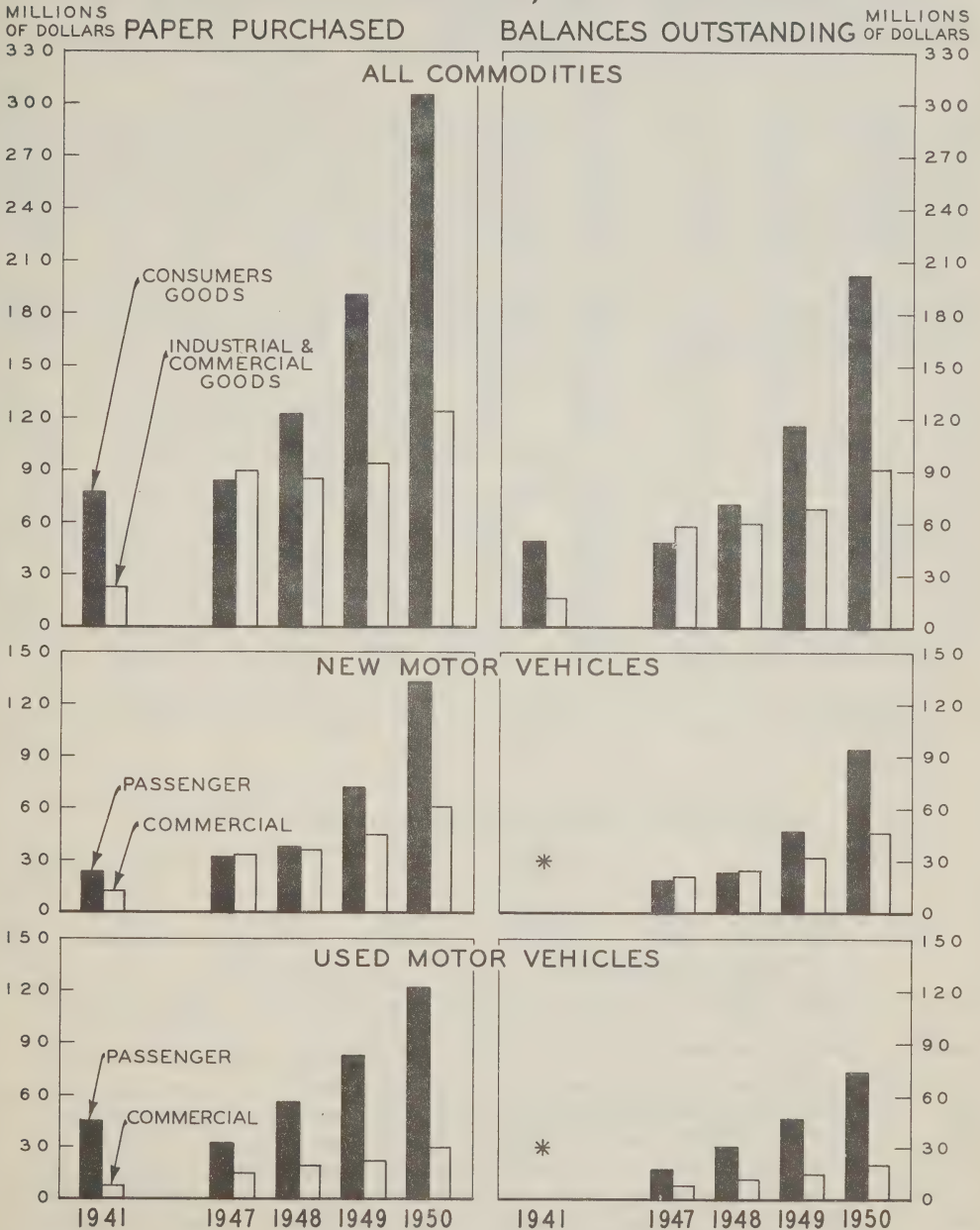


TABLE 1. Financing of Retail Instalment Sales, by Commodities, 1941, 1948-1950

Commodity	Amount				Per cent of total			
	1941	1948	1949	1950	1941	1948	1949	1950
	\$'000	\$'000	\$'000	\$'000	%	%	%	%
PAPER PURCHASED								
Total, All Commodities	100,277	208,166	284,730	429,196	100.0	100.0	100.0	100.0
Consumers' goods	77,326	122,522	190,574	305,278	77.1	58.9	66.9	71.2
New passenger cars	23,322	38,027	71,602	132,407	23.2	18.3	25.1	30.9
Used passenger cars	44,009	56,572	83,001	122,318	43.9	27.2	29.2	28.5
All other consumers' goods	9,995	27,923	35,971	50,553	10.0	13.4	12.6	11.8
Commercial and industrial goods	22,951	85,644	94,156	123,918	22.9	41.1	33.1	28.8
New commercial vehicles	11,548	36,173	44,601	60,694	11.5	17.4	15.7	14.1
Used commercial vehicles	6,779	18,350	21,822	30,121	6.8	8.8	7.7	7.0
All other commercial and industrial goods	4,624	31,121	27,733	33,103	4.6	14.9	9.7	7.7
BALANCES OUTSTANDING (YEAR END)								
Total, All Commodities	64,674	130,120	184,063	283,163	100.0	100.0	100.0	100.0
Consumers' goods	48,854	70,451	115,977	202,011	75.5	54.1	63.0	68.9
New passenger cars	1	23,627	46,970	94,321	1	18.1	25.5	32.2
Used passenger cars	1	30,599	46,342	73,445	1	23.5	25.2	25.0
All other consumers' goods	1	16,225	22,665	34,245	1	12.5	12.3	11.7
Commercial and industrial goods	15,820	59,669	68,086	91,152	24.5	45.9	37.0	31.1
New commercial vehicles	1	24,734	31,965	45,774	1	19.0	17.4	15.6
Used commercial vehicles	1	11,135	14,401	20,001	1	8.6	7.8	6.8
All other commercial and industrial goods	1	23,800	21,720	25,377	1	18.3	11.8	8.7

1. Not available.

TABLE 2. Financing of Retail Instalment Sales, by Provinces, 1941, 1949 and 1950

Province	Paper purchased										Balances outstanding			
	New and used passenger cars		Other consumers' goods		Commercial and industrial goods		Total, all commodities			Per cent change	Total, all commodities			Per cent change
	1949	1950	1949	1950	1949	1950	1941	1949	1950	1950/1949	1941	1949	1950	1950/1949
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	%	\$'000	\$'000	\$'000	%
Canada	154,603	254,725	35,971	50,553	94,156	123,918	100,277	284,730	429,196	+ 50.7	64,674	184,063	283,163	+ 59.3
Atlantic Provinces	12,086	20,506	3,212	4,115	8,928	9,862	6,615	24,226	34,484	+ 42.3	4,169	15,419	23,462	+ 52.2
Quebec	30,506	50,138	6,622	9,363	21,955	27,602	16,195	59,083	87,103	+ 47.4	10,103	39,782	62,403	+ 56.9
Ontario	70,585	106,647	19,283	27,483	29,696	40,524	48,095	119,564	174,654	+ 46.1	29,641	75,662	114,840	+ 51.8
Manitoba	5,762	11,803	1,286	2,112	5,325	6,664	5,085	12,373	20,580	+ 66.3	3,349	8,507	14,583	+ 71.4
Saskatchewan ...	5,600	13,520	967	1,271	5,358	8,683	5,838	11,925	23,473	+ 96.8	4,560	7,344	16,361	+ 122.3
Alberta	12,679	23,928	2,318	3,125	13,715	19,220	8,959	28,712	46,272	+ 61.2	6,362	18,726	32,451	+ 73.3
British Columbia	17,385	28,183	2,283	3,084	9,179	11,363	9,490	28,847	42,630	+ 47.8	6,490	18,623	29,063	+ 56.1

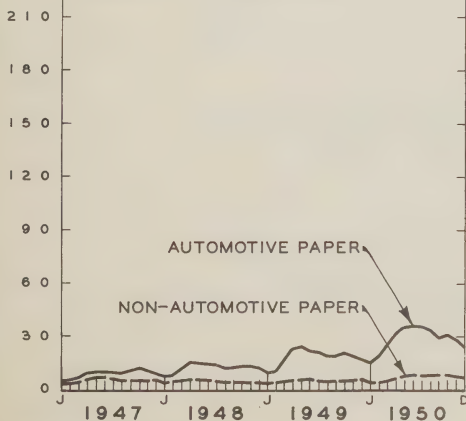
TABLE 3. Estimated Monthly Purchases of Retail Paper and Balances Outstanding, 1948, 1949 and 1950

(millions of dollars)

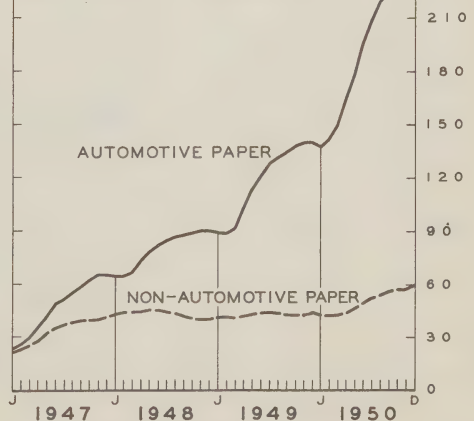
Year and Month	Automotive paper		Non-automotive paper		Total, all retail paper	
	Amount of financing	Balances outstanding	Amount of financing	Balances outstanding	Amount of financing	Balances outstanding
1948						
January	7.5	64.0	4.1	42.6	11.6	106.6
February	8.3	64.4	5.0	43.0	13.3	107.4
March	12.1	66.6	5.1	44.1	17.2	110.5
April	15.4	72.8	6.0	44.2	21.4	117.0
May	14.8	78.0	5.4	44.9	20.2	122.9
June	14.5	82.2	5.5	44.9	20.0	127.1
July	13.7	85.0	4.9	44.1	18.6	129.1
August	11.7	87.0	4.4	43.3	16.1	130.3
September	12.5	88.3	4.5	41.8	17.0	130.1
October	13.4	89.5	4.7	40.5	18.1	130.0
November	13.1	90.4	4.3	39.5	17.4	129.9
December	12.3	90.1	5.3	40.0	17.6	130.1
1949						
January	9.6	89.1	3.7	40.8	13.3	129.9
February	10.6	89.0	4.3	40.8	14.9	129.8
March	16.3	92.0	4.9	40.4	21.2	132.4
April	23.6	103.0	5.7	41.9	29.3	144.9
May	24.4	113.5	6.2	43.1	30.6	156.6
June	21.5	121.3	6.1	44.0	27.6	165.3
July	20.7	127.7	5.3	44.0	26.0	171.7
August	19.0	131.1	5.0	43.4	24.0	174.5
September	18.8	134.1	5.3	42.5	24.1	176.6
October	20.7	137.7	5.4	42.3	26.1	180.0
November	18.8	139.0	5.6	42.4	24.4	181.4
December	17.0	139.7	6.2	44.4	23.2	184.1
1950						
January	14.6	136.4	4.1	42.1	18.7	178.5
February	19.5	141.7	4.5	42.5	24.0	184.2
March	25.8	149.7	5.5	42.2	31.3	191.9
April	31.9	165.3	6.4	43.8	38.3	209.1
May	35.4	180.0	8.2	46.2	43.6	226.2
June	36.0	195.6	8.5	49.0	44.5	244.6
July	36.0	208.7	8.1	52.0	44.1	260.7
August	33.7	219.4	8.1	54.1	41.8	273.5
September	29.3	225.3	8.2	56.2	37.5	281.5
October	31.0	229.3	8.2	57.0	39.2	286.3
November	28.1	233.3	7.3	57.2	35.4	290.5
December	24.2	233.6	6.6	59.6	30.8	293.2

ESTIMATED MONTHLY PURCHASES OF RETAIL PAPER AND BALANCES OUTSTANDING
1947 TO 1950MILLIONS
OF DOLLARS
2 4 0MILLIONS
OF DOLLARS
2 4 0

AMOUNT OF FINANCING



BALANCES OUTSTANDING



Doc Canada Statistics, Bureau of
DOMINION BUREAU OF STATISTICS—DEPARTMENT OF TRADE AND COMMERCE
CANADA



SALES FINANCING

1951

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Ottawa

NOTICE

The annual reports prepared by the Industry and Merchandising Division of the Bureau of Statistics are divided into 4 volumes, as follows: **Volume I**—The Primary Industries, including mining, forestry and fisheries; **Volume II**—Manufacturing; **Volume III**—Construction; **Volume IV**—Merchandising and Services.

Volume IV consists of the following parts with individual trade reports listed under each:

Part I — Wholesale Statistics

- A — Wholesale Trade, 25¢.
- B — Operating Results of Food Wholesalers, 25¢.
- C — Operating Results of Dry Goods, Piece Goods, and Footwear Wholesalers, 25¢.
- D — Operating Results of Miscellaneous Wholesalers, (Automotive parts and accessories, drugs, hardware, plumbing and heating equipment), 25¢.

Part II — Retail Statistics

- E — General Review, 25¢.
- F — Retail Trade, 25¢.
- G — Retail Chain Stores, 25¢.
- H — Operating Results of Chain Food Stores, 25¢.
- I — Operating Results of Chain Clothing Stores, 25¢.
- J — Operating Results of Miscellaneous Chain Stores (variety, drug, furniture), 25¢.
- *K — Operating Results of Retail Food Stores, 25¢.
- *L — Operating Results of Retail Clothing Stores, 25¢.
- *M — Operating Results of Retail Hardware, Furniture, Appliance and Radio Stores, 25¢.
- *N — Operating Results of Filling Stations and Garages, 25¢.
- *O — Operating Results of Miscellaneous Retail Stores, 25¢.
- P — Retail Consumer Credit, 25¢.

Part III — Service and Special Fields

- Q — Laundries, Cleaners and Dryers, 25¢.
- R — Motion Picture Theatres, Exhibitors, and Distributors, 25¢.
- S — Hotels, 25¢.
- T — Sales Financing, 25¢.
- U — Farm Implement and Equipment Sales, 25¢.
- V — New Motor Vehicle Sales and Motor Vehicle Financing 25¢.
- W — Advertising Agencies (Memorandum) 25¢.

The reports are punched to permit of filing in a ring binder.

- Biennial reports — not issued for 1951.

NOTES

Results in this report are based on an almost complete coverage of finance and acceptance companies engaged in the purchase or discounting of notes receivable arising from retail and wholesale instalment sales.

In the first two tables, two principal commodity classifications have been used:

1. Consumers' Goods—including new and used passenger cars, radios, electric and gas household appliances, furniture, and an "all other" category composed mainly of clothing and jewellery.
2. Commercial and Industrial Goods—including new and used trucks and buses and an "all other" group under which are included such items as farm machinery, tractors, etc.

SALES FINANCING

1951

Financing of retail instalment sales reached the record high of \$467,302,000 in 1951 according to reports received from 118 sales finance and acceptance companies operating in Canada. This figure was 9% higher than the \$429,196,000 reported by 109 companies in 1950.

Balances outstanding at the end of 1951 totalled \$313,234,000, an increase of 7% over the \$293,163,000 outstanding on books of sales finance and acceptance companies at the end of 1950 and almost five times the amount of total balances outstanding at the end of 1941.

Ontario was responsible for 38% of all retail financing handled in Canada followed by Quebec with 22%. Alberta and British Columbia accounted for 12% and 10% respectively, while the Atlantic provinces handled 7%. Smaller proportions of 6% and 5% were handled by Saskatchewan and Manitoba respectively. Balances outstanding were distributed among the various provinces in approximately the same proportions, as the following table indicates.

Provincial Distribution of Paper Purchased and Balances Outstanding in 1951

Province	Total, all commodities Percent of Canada totals	
	Paper purchased	Balances outstanding
Canada	100.0	100.0
Atlantic Provinces	7.3	7.2
Quebec	21.8	22.7
Ontario	37.9	36.6
Manitoba	5.1	5.0
Saskatchewan	6.3	6.5
Alberta	11.8	12.4
British Columbia	9.8	9.6

CONSUMERS' GOODS

Consumers' goods continued to account for the large proportion of total financing—64% in 1951. This percentage, however, fell below the 1941 and 1950 proportions of 77% and 71% respectively. Consumers' goods were financed to the extent of \$299,558,000 in 1951, a decrease of 2% from the 1950 total of \$305,278,000.

Financing of used passenger cars, formed the largest item within the consumers' goods section. Used passenger cars were financed to the extent of \$141,488,000 in 1951, 30% of the total paper purchased and 16% higher than the 1950 volume of \$122,318,000. New passenger car financing accounted for 24% of total financing and decreased 14% in volume from \$132,408,000 in 1950 to \$113,660,000 in 1951. Financing of other consumers' goods amounted to \$44,410,000, a drop of 12% from the 1950 level of \$50,553,000.

Of the total paper purchased of consumers' goods during 1951, \$185,492,000 was still outstanding on the books of finance companies and acceptance corporations at the end of the year. This amount was 8% lower than the \$202,011,000 outstanding on the books at the end of 1950.

Balances outstanding at the end of 1951 on new car financing amounted to \$80,717,000, a decrease of 14% from the \$94,321,000 owing at the end of 1950. Balances outstanding on used passenger cars increased 9% from \$73,445,000 at the end of 1950 to \$80,359,000 at the end of 1951, while the amount outstanding on other consumers' goods was \$24,416,000 or 29% below 1950.

COMMERCIAL AND INDUSTRIAL GOODS

Financing of commercial and industrial goods continued to increase in 1951 forming a higher proportion of total financing than in any previous year. Commercial and industrial goods were financed to the extent of \$167,744,000, accounting for 36% of all financing and representing an increase of 35% over the \$123,918,000 reported in 1950. Financing of new commercial vehicles advanced 34%; used commercial vehicles, 54% and an increase of 20% was recorded for all other commercial and industrial goods.

Balances outstanding on commercial and industrial goods at the end of 1951 amounted to \$127,742,000, an increase of 40% over the \$91,152,000 owing at the end of 1950. Of the total balances outstanding at the end of 1951, \$64,281,000 was on new commercial vehicles, \$31,062,000 on used commercial vehicles and \$32,399,000 on other commercial and industrial goods, representing increases of 40%, 55%, and 28% respectively over balances outstanding on these items at the end of 1950.

The following table shows percentage changes in amount of financing and balances outstanding between the years 1950 and 1950.

Percentage Change in Financing of Retail Instalment Sales and Balances Outstanding, 1951/1950

Commodity	Per cent change 1951/1950	
	Amount of financing	Balances outstanding
Total, all commodities	+ 8.9	+ 6.8
Consumers' goods	- 1.9	- 8.2
New passenger cars	-14.2	-14.4
Used passenger cars	+15.7	+ 9.4
Radios	1	1
Electric and gas household appliances	1	1
Furniture	1	1
Other consumers' goods, including clothing and jewellery	-12.2	-28.7
Commercial and industrial goods	+35.4	+40.1
New commercial vehicles	+34.4	+40.4
Used commercial vehicles	+54.5	+55.3
Other, including farm implements, tractors, factory and commercial equipment	+19.8	+27.7

1. Included with "Other consumers' goods".

WHOLESALE FINANCING

Wholesale financing is the term applied to the extension of credit by a finance company to a dealer for the purpose of financing stock to be held for sale as distinguished from the financing of consumers' goods for immediate use. Information on this phase of financing is collected in conjunction with the decennial census and no information is available for intervening years. In 1951, 35 companies reported themselves engaged at least to some extent in wholesale financing. Many of these were not able to supply commodity data either on paper pur-

chased or balances outstanding and for this reason only the total volume of wholesale financing is available. The total value of wholesale paper purchased in 1951 and was \$819,069,000. This figure compares with a total of \$110,963,000 purchased by 43 companies in 1941. Balances outstanding at the end of 1951 on wholesale paper purchased amounted to \$118,960,000 as compared with \$22,356,000 owing at the end of 1941.

REPOSSESSIONS

As in the case of wholesale financing, information on the repossession of motor vehicles, is collected only once every ten years. Finance companies were asked to report the number of repossessions during 1951, broken down into categories based on the proportion of the contract value paid when the repossession took place.

Most of the companies reporting in this survey were unable to supply this information so that the total number of repossessions in 1951 is not available.

TABLE 1. Financing of Retail Instalment Sales, by Commodities, 1941, 1949-1951

Commodity	Amount				Per cent of total			
	1941	1949	1950	1951	1941	1949	1950	1951
	\$'000	\$'000	\$'000	\$'000	%	%	%	%
Paper purchased								
Total, all commodities	100,277	284,730	429,197	467,302	100.0	100.0	100.0	100.0
Consumers' goods	77,326	190,574	305,278	299,558	77.1	66.9	71.2	64.1
New passenger cars	23,322	71,602	132,408	113,660	23.3	25.1	30.9	24.3
Used passenger cars	44,009	83,001	122,318	141,488	43.9	29.2	28.5	30.2
Radios	1,951	1	1	4,996	1.9	1	1	1.1
Electric and gas household appliances	5,161	1	1	14,881	5.1	1	1	3.2
Furniture	1	1	1	4,648	1	1	1	1.1
Other consumers' goods, including clothing and jewellery	2,883	35,971	50,553	19,915	2.9	12.6	11.8	4.2
Commercial and industrial goods	22,951	94,156	123,918	167,744	22.9	33.1	28.8	35.9
New commercial vehicles	11,548	44,601	60,694	81,545	11.5	15.7	14.1	17.4
Used commercial vehicles	6,779	21,822	30,121	46,549	6.8	7.7	7.0	10.0
Other, including farm implements, tractors, factory and commercial equipment	4,624	27,733	33,103	39,650	4.6	9.7	7.7	8.5
Balances outstanding (Year end)								
Total, all commodities	64,674	184,063	293,163	313,234	100.0	100.0	100.0	100.0
Consumers' goods	48,854	115,977	202,011	185,492	75.5	63.0	68.9	59.2
New passenger cars	2	46,970	94,321	80,717	2	25.5	32.2	25.8
Used passenger cars	2	46,342	73,445	80,359	2	25.2	25.0	25.6
Radios	2	1	1	3,315	2	1	1	1.1
Electric and gas household appliances	2	1	1	8,152	2	1	1	2.6
Furniture	2	1	1	2,934	2	1	1	0.9
Other consumers' goods, including clothing and jewellery	2	22,665	34,245	10,015	2	12.3	11.7	3.2
Commercial and industrial goods	15,820	68,086	91,152	127,742	24.5	37.0	31.1	40.8
New commercial vehicles	2	31,965	45,774	64,231	2	17.4	15.6	20.5
Used commercial vehicles	2	14,401	20,001	31,062	2	7.8	6.8	9.9
Other, including farm implements, tractors, factory and commercial equipment	2	21,720	25,377	32,399	2	11.8	8.7	10.4

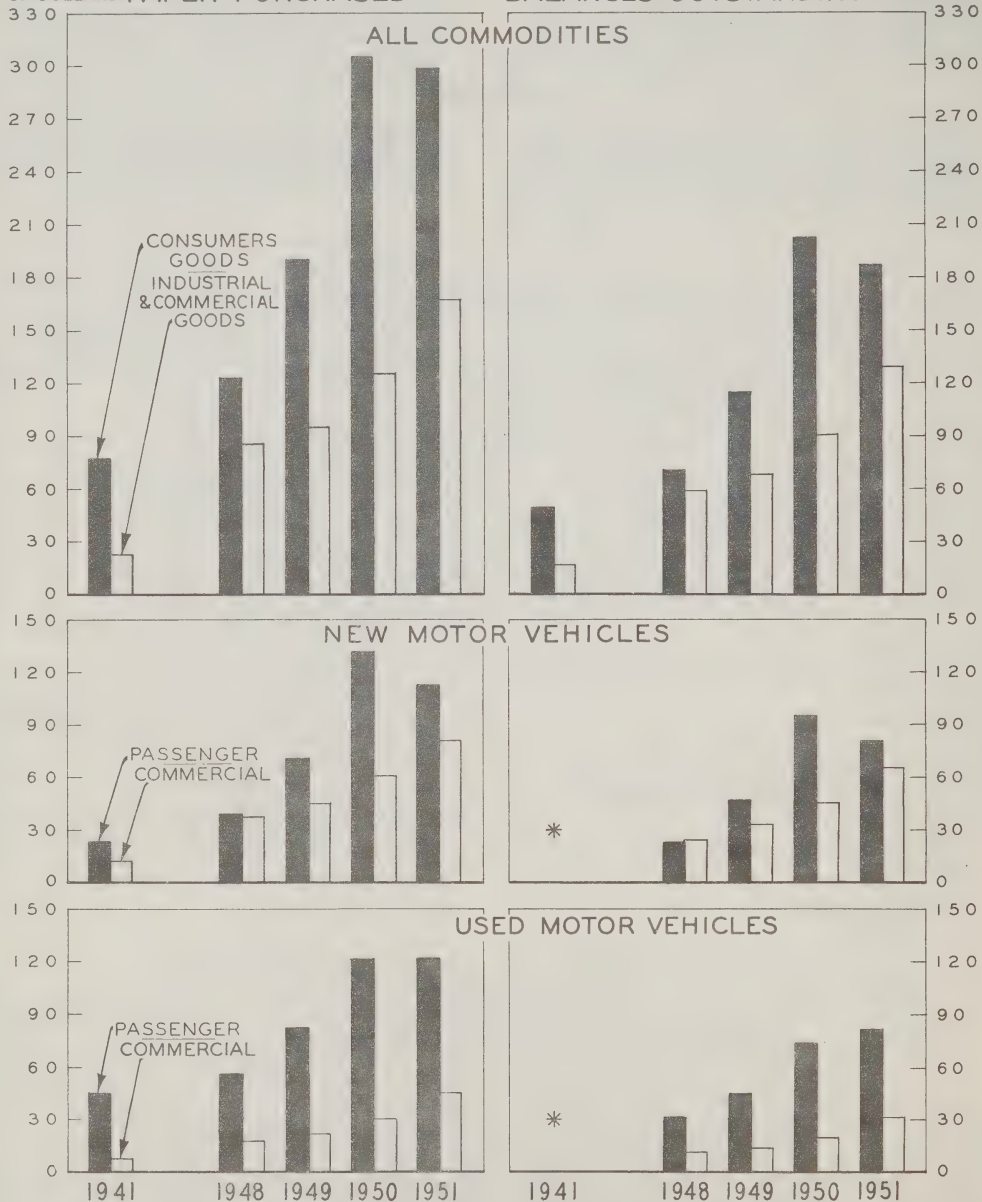
1. Included with "All other consumers' goods".
2. Not available.

TABLE 2. Financing of Retail Instalment Sales, by Provinces 1941, 1950 and 1951

Province	Paper purchased										Balances outstanding			
	New and used passenger cars		Other consumers' goods		Commercial and industrial goods		Total all commodities			Per cent change	Total all commodities			Per cent change
	1950	1951	1950	1951	1950	1951	1941	1950	1951	1951/1950	1941	1950	1951	1951/1950
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	%	\$'000	\$'000	\$'000	%
Canada	254,726	255,148	50,553	44,410	123,918	167,744	100,277	429,197	467,302	+ 8.9	64,674	293,163	313,234	+ 6.8
Atlantic provinces	20,506	18,605	4,115	2,703	9,362	12,757	6,615	34,483	34,065	- 1.2	4,169	23,462	22,624	- 3.6
Quebec	50,139	54,231	9,363	7,713	27,602	40,074	16,195	87,104	102,018	+17.1	10,103	62,403	70,951	+13.7
Ontario	106,647	98,057	27,483	26,088	40,524	53,184	48,095	174,654	177,329	+ 1.5	29,641	114,840	114,495	- 0.3
Manitoba	11,803	12,852	2,112	1,499	6,064	9,349	5,085	20,579	23,700	+15.2	3,349	14,583	15,695	+ 7.6
Saskatchewan	13,520	16,276	1,271	1,286	3,000	11,680	5,853	20,474	29,242	+24.6	4,560	16,361	20,342	+24.3
Alberta	23,928	27,650	3,125	3,058	19,220	24,590	8,300	46,273	55,298	+19.5	6,362	32,451	38,996	+20.2
British Columbia	28,183	27,477	3,084	2,063	11,363	16,110	9,400	42,630	45,650	+ 7.1	6,490	29,063	30,131	+ 3.7

FINANCING OF RETAIL INSTALMENT SALES BY FINANCE COMPANIES, 1941-1948 TO 1951

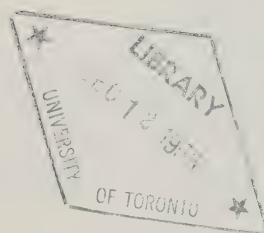
MILLIONS OF DOLLARS PAPER PURCHASED BALANCES OUTSTANDING MILLIONS OF DOLLARS



*NOT AVAILABLE

DOMINION BUREAU OF STATISTICS—DEPARTMENT OF TRADE AND COMMERCE
CANADA

SALES FINANCING
1952



Published by
Authority of the Rt. Hon. C. D. Howe
Minister of Trade and Commerce

Prepared in the Merchandising and Services Section
Industry and Merchandising Division
Dominion Bureau of Statistics
Ottawa

NOTICE

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Volume III consists of the following parts with individual trade reports listed under each:

Part I—Wholesale Statistics

- A—Wholesale Trade, 25¢.
- *B—Operating Results of Food Wholesalers, 25¢.
- *C—Operating Results of Dry goods, Piece Goods, and Footwear Wholesalers, 25¢.
- *D—Operating Results of Miscellaneous Wholesalers, (Automotive parts and accessories, drugs, hardware, plumbing and heating equipment), 25¢.

Part II—Retail Statistics

- E—General Review, 25¢.
- F—Retail Trade, 50¢.
- G—Retail Chain Stores, 50¢.
- *H—Operating Results of Chain Food Stores, 25¢.
- *I—Operating Results of Chain Clothing Stores, 25¢.
- *J—Operating Results of Miscellaneous Chain Stores (variety, drug, furniture), 25¢.
- K—Operating Results of Retail Food Stores, 25¢.
- L—Operating Results of Retail Clothing Stores, 25¢.
- M—Operating Results of Retail Hardware, Furniture, Appliance and Radio Stores, 25¢.
- N—Operating Results of Filling Stations and Garages, 25¢.
- O—Operating Results of Miscellaneous Retail Stores, 25¢.
- P—Retail Consumer Credit, 25¢.

Part III—Service and Special Fields

- Q—Laundries, Cleaners and Dyers, 25¢.
- R—Motion Picture Theatres, Exhibitors, and Distributors, 25¢.
- S—Hotels, 25¢.
- T—Sales Financing, 25¢.
- U—Farm Implement and Equipment Sales, 25¢.
- V—New Motor Vehicle Sales and Motor Vehicle Financing, 25¢.
- W—Advertising Agencies (Memorandum), 25¢.
- X—Motion Picture Production, 10¢.

The reports are punched to permit of filing in a ring binder.

* Biennial reports — not issued for 1952.

NOTES

Results in this report are based on an almost complete coverage of finance and acceptance companies engaged in the purchase or discounting of notes receivable arising from retail instalment sales.

In the first two tables, two principal commodity classifications have been used:

1. Consumers' Goods — including new and used passenger cars, radios, television sets, electric and gas household appliances, furniture, and an "all other" category composed mainly of clothing and jewellery.
 2. Commercial and Industrial Goods — including new and used trucks and buses and an "all other" group under which are included such items as farm machinery, tractors, etc.
-

SALES FINANCING

1952

Unprecedented increases in financing of retail instalment sales raised the volume of financing to \$818,633,000 in 1952, according to reports received from sales finance and acceptance companies operating in Canada. This amount was 75% higher than the former record figure of \$467,302,000 reported for 1951.

Balances outstanding at the end of 1952 totalled \$539,807,000 an increase of 72% over the \$313,234,000 outstanding on books of sales finance and acceptance companies at the end of 1951.

The provincial distribution of paper purchased and balances outstanding in 1952 followed much the same pattern as in 1951. Ontario handled 39% of all retail financing followed by Quebec with 21%. Alberta and British Columbia accounted for 13% and 9% respectively, while the Atlantic provinces handled 8%. Saskatchewan and Manitoba accounted for smaller proportions of 6% and 5% respectively. Balances outstanding were distributed among the various provinces in approximately the same proportions, as indicated in the following table.

**Provincial Distribution of Paper Purchased
and Balances Outstanding in 1952**

Province	Total, all commodities Percent of Canada totals	
	Paper purchased	Balances outstanding
Canada	100.0	100.0
Atlantic Provinces	7.6	7.4
Quebec	21.0	21.0
Ontario	39.4	38.9
Manitoba	4.8	4.7
Saskatchewan	5.7	6.1
Alberta	12.8	13.6
British Columbia	8.7	8.3

CONSUMERS' GOODS

Consumers' goods accounted for 72% of total financing in 1952. This percentage was higher than in any previous year with the exception of 1941 when the proportion was 77%. Consumers' goods were financed to the extent of \$590,994,000 in 1952, an increase of 97% over the 1951 total of \$299,558,000.

Financing of used passenger cars again formed the largest item within the consumers' goods section. These were financed to the extent of \$281,599,000 in 1952, 34% of the total paper purchased and 99% higher than the 1951 volume of \$141,488,000. New passenger car financing accounted for 24% of total financing and increased 72% in volume from \$113,660,000 in 1951 to \$195,185,000 in 1952. Financing of all other consumers' goods amounted to \$114,210,000, an increase of 157% over the 1951 level of \$44,410,000.

At the end of 1952, finance companies and acceptance corporations had \$372,778,000 still outstanding from "con-

sumers' goods" paper purchased during 1952. This amount was twice as large as the \$186,428,000 outstanding on their books at the end of 1951

Year-end unpaid balances on new passenger cars amounted to \$130,091,000 in 1952, an increase of 62% over the \$80,469,000 owing at the end of 1951. Balances outstanding on used passenger cars increased 110% from \$80,208,000 at the end of 1951 to \$168,509,000 at the end of 1952, while the amount owing on other consumers' goods was \$74,178,000 or 188% above 1951.

COMMERCIAL AND INDUSTRIAL GOODS

Financing of commercial and industrial goods continued to increase in 1952, but to a lesser extent than did the financing of consumers' goods. Commercial and industrial goods were financed to the extent of \$227,639,000, accounting for 28% of all financing and representing an increase of 36% over the \$167,744,000 reported in 1951. Financing of new commercial vehicles advanced 20%, used commercial vehicles 38%, and an increase of 65% was recorded in amount of financing of all other commercial and industrial goods.

Balances outstanding at December 31, 1952 on commercial and industrial goods amounted to \$167,029,000, an increase of 32% over the \$126,806,000 owing at the end of 1951. Of these total balances outstanding, \$77,012,000 was on new commercial vehicles, \$42,631,000 on used commercial vehicles and \$47,386,000 on other commercial and industrial goods, representing increases of 20%, 37%, and 49% over balances outstanding on these items at the end of 1951.

The following table shows percentage changes in amount of financing and balances outstanding between the years 1951 and 1952.

**Percentage Change in Financing of Retail Instalment
Sales and Balances Outstanding, 1952/1951**

Commodity	Per cent change 1952/1951	
	Amount of financing	Balances outstanding
Total, all commodities	+ 75.2	+ 72.3
Consumers' goods	+ 97.3	+100.0
New passenger cars	+ 71.7	+ 61.7
Used passenger cars	+ 99.0	+110.1
Radio and television sets	+ 329.0	+369.4
Electric and gas household appliances	+ 234.7	+241.5
Furniture	+ 103.4	+123.7
Other consumers' goods, including clothing and jewellery	+ 68.9	+101.6
Commercial and industrial goods	+ 35.7	+ 31.7
New commercial vehicles	+ 20.2	+ 20.2
Used commercial vehicles	+ 37.7	+ 37.5
Other, including farm implements, tractors, factory, and commercial equipment	+ 65.2	+ 49.4

TABLE 1. Financing of Retail Instalment Sales, by Commodities, 1941, 1950, 1951, 1952.

Commodity	Amount				Per Cent of total			
	1941	1950	1951	1952	1941	1950	1951	1952
	\$'000	\$'000	\$'000	\$'000	%	%	%	%
Paper purchased								
Total, all commodities	100,277	429,196	467,302	818,633	100.0	100.0	100.0	100.0
Consumers' goods	77,326	305,278	299,558	590,994	77.1	71.2	64.1	72.2
New passenger cars	23,322	132,407	113,660	195,185	23.3	30.9	24.3	23.8
Used passenger cars	44,009	122,318	141,488	281,599	43.9	28.5	30.2	34.4
Radio and television sets	1,951	1	4,966	21,306	1.9	1	1.1	2.6
Electric and gas household appliances.....	5,161	1	14,881	49,803	5.1	1	3.2	6.1
Furniture	1	1	4,648	9,455	1	1	1.1	1.2
Other consumers' goods, including clothing and jewellery	2,883	50,553	19,915	33,646	2.9	11.8	4.2	4.1
Commercial and industrial goods	22,951	123,918	167,744	227,639	22.9	28.8	35.9	27.8
New commercial vehicles	11,548	60,694	81,545	98,007	11.5	14.1	17.4	12.0
Used commercial vehicles.....	6,779	30,121	46,549	64,120	6.8	7.0	10.0	7.8
Other, including farm implements, tractors, factory and commercial equipment.....	4,624	33,103	39,650	65,512	4.6	7.7	8.5	8.0
Balances outstanding (Year end)								
Total, all commodities	64,674	293,163	313,234	539,807	100.0	100.0	100.0	100.0
Consumers' goods	48,854	202,011	186,428	372,778	75.5	68.9	59.5	69.0
New passenger cars	2	94,321	80,469	130,091	2	32.2	25.7	24.1
Used passenger cars	2	73,445	80,208	168,509	2	25.0	25.6	31.2
Radio and television sets	2	1	3,286	15,423	2	1	1.1	2.8
Electric and gas household appliances.....	2	1	9,164	31,294	2	1	2.9	5.8
Furniture	2	1	2,929	6,551	2	1	0.9	1.2
Other consumers' goods, including clothing and jewellery	2	34,245	10,372	20,910	2	11.7	3.3	3.9
Commercial and industrial goods	15,820	91,152	126,806	167,029	24.5	31.1	40.5	31.0
New commercial vehicles	2	45,774	64,089	77,012	2	15.6	20.5	14.3
Used commercial vehicles	2	20,001	30,995	42,631	2	6.8	9.9	7.9
Other, including farm implements, tractors, factory and commercial equipment.....	2	25,377	31,722	47,386	2	8.7	10.1	8.8

1. Included with "All other consumers' goods".

2. Not available.

TABLE 2. Financing of Retail Instalment Sales, by Provinces, 1941, 1951, 1952.

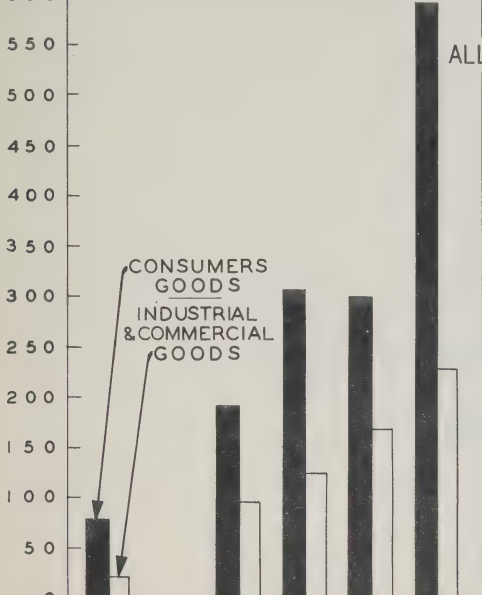
Province	Paper purchased										Balances outstanding			
	New and used passenger cars		Other consumers' goods		Commercial and industrial goods		Total all commodities			Per cent change	Total all commodities			Per cent change
	1951	1952	1951	1952	1951	1952	1941	1951	1952	1952/1951	1941	1951	1952	1952/1951
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	%	\$'000	\$'000	\$'000	%
Canada	255,148	476,784	44,410	114,210	167,744	227,639	100,277	467,302	818,633	+75.2	64,674	313,234	539,807	+72.3
Atlantic provinces.....	18,605	38,343	2,703	7,037	12,757	16,707	6,615	34,065	62,087	+82.3	4,169	22,624	40,052	+77.0
Quebec	54,231	96,087	7,713	21,379	40,074	54,627	16,195	102,018	172,093	+68.7	10,103	70,951	113,427	+59.9
Ontario	98,057	192,851	26,088	65,036	53,184	64,459	48,095	177,329	322,346	+81.8	29,641	114,495	209,853	+83.3
Manitoba	12,852	23,893	1,499	2,640	9,349	12,754	5,085	23,700	39,287	+65.8	3,349	15,695	25,602	+63.1
Saskatchewan	16,276	27,299	1,286	2,040	11,680	17,329	5,838	29,242	46,668	+59.6	4,560	20,342	32,640	+60.5
Alberta	27,650	50,444	3,058	10,400	24,590	43,900	8,959	55,298	104,744	+89.4	6,362	38,996	73,452	+88.4
British Columbia	27,477	47,867	2,063	5,678	16,110	17,863	9,490	45,650	71,408	+56.4	6,490	30,131	44,781	+48.6

FINANCING OF RETAIL INSTALMENT SALES BY FINANCE COMPANIES 1941-1949 TO 1952

MILLIONS
OF DOLLARS

PAPER PURCHASED

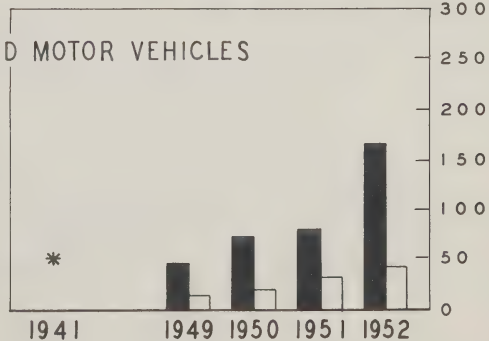
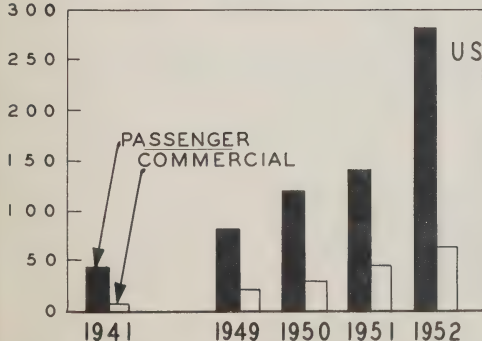
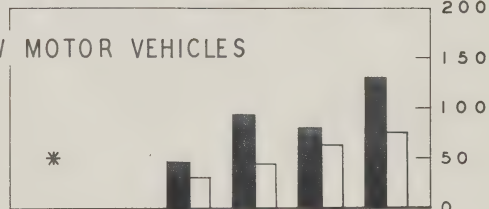
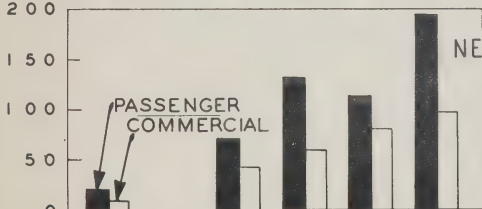
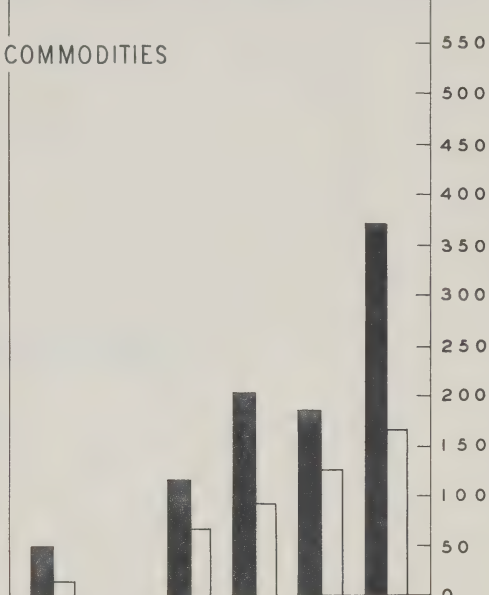
600



BALANCES OUTSTANDING

MILLIONS
OF DOLLARS

600



* NOT AVAILABLE



CANADA

SALES FINANCING

1953

Published by Authority of
The Right Honourable C. D. Howe, Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS
Industry and Merchandising Division
Merchandising and Services Section

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Vol. 3—Part III—T-1

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 - 2 Operating Results of Drug Wholesalers 25¢
 - 3 Operating Results of Hardware Wholesalers 25¢
 - 4 Operating Results of Plumbing and Heating Equipment Wholesalers 25¢
 - 5 Operating Results of Household Appliance and Electrical Supply Wholesaler 25¢

Part II — Retail Statistics

- E — General Review — (Discontinued)
- F — Retail Trade 50¢
- G — Retail Chain Stores 50¢
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 - 3 Operating Results of Independent Fuel Dealers 25¢
 - 4 Operating Results of Independent Drug Stores 25¢
 - 5 Operating Results of Independent Jewellery Stores 25¢
 - 6 Operating Results of Independent Tobacco Stores 25¢
- P — Retail Consumer Credit

Part III — Services and Special Fields

- Q — Laundries, Cleaners and Dyers 25¢
- R — Motion Picture Theatres, Exhibitors and Distributors 25¢
- S — Hotels 25¢
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- W — Advertising Agencies (Memorandum) 10¢
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SALES FINANCING

1953

Another record year in financing of retail instalment sales raised the volume of business handled by sales finance and acceptance companies to a new high of \$942,746,000 in 1953. This amount was 15% above the \$818,633,000 reported for 1952.

Sales finance and acceptance companies had \$696,663,000 outstanding on their books at the end of 1953, an increase of 29% over balances outstanding of \$539,807,000 reported at the end of 1952.

Very little change was evident in the pattern of provincial distribution of paper purchased and balances outstanding in 1953 compared with 1952. Ontario handled 40% of all retail financing while Quebec accounted for 21%. Alberta lead the Western provinces with 13% followed by British Columbia with 9% and Saskatchewan and Manitoba with 5%. The Atlantic provinces obtained 8% of the retail financing during 1953. Balances outstanding were distributed among the various provinces in approximately the same proportions as were paper purchases, as indicated in the following table.

Provincial Distribution of Paper Purchased and Balances Outstanding in 1953

Province	Total, all commodities Percent of Canada totals	
	Paper purchased	Balances outstanding
Canada	100.0	100.0
Atlantic Provinces	7.8	7.6
Quebec	20.7	21.0
Ontario	40.2	39.4
Manitoba	4.6	4.7
Saskatchewan	5.4	5.7
Alberta	12.7	13.3
British Columbia	8.6	8.3

CONSUMERS' GOODS

Consumers' goods accounted for 76% of total financing in 1953 compared with 72% in 1952 and 77% in 1941. Consumers' goods were financed to the extent of \$714,149,000 in 1953, 21% higher than the 1952 total of \$590,994,000.

Used passenger cars were financed to the extent of \$321,225,000 in 1953 representing 34% of the total paper purchased and 14% higher than the 1952 volume of \$281,599,000. New passenger car financing amounted to \$252,336,000 in 1953, accounted for 27% of all financing and was 29% higher than the 1952 volume of \$195,185,000. Financing of all the other items within the consumers' goods section amounted to \$140,588,000 in 1953, an increase of 23% over the 1952 level of \$114,210,000.

Finance companies and acceptance corporations reported \$512,191,000 still outstanding at the end of 1953 from "consumers' goods" paper purchased during the year. This amount was 37% greater than the \$372,778,000 outstanding on their books at the end of 1952.

Year-end unpaid balances on new passenger cars increased 50%, from \$130,091,000 at the end of 1952 to \$194,950,000 at the end of 1953. Balances outstanding on used passenger cars amounted to \$215,885,000 at the end of 1953, an increase of 28% over the \$168,509,000 owing at the end of 1952, while balances outstanding on all other consumers' goods amounted to \$101,356,000 compared with \$74,178,000 owing at the end of 1952.

COMMERCIAL AND INDUSTRIAL GOODS

Financing of commercial and industrial goods in 1953 showed only a fractional increase over 1952. These were financed to the extent of \$228,597,000 in 1953 representing 24% of all financing and less than 1% higher than the \$227,639,000 reported in 1952. Financing of both new and used commercial vehicles registered declines in 1953, new commercial vehicles dropping from \$98,007,000 in 1952 to \$90,059,000 in 1953, a decrease of 8%. Used commercial vehicle financing amounted to \$62,980,000 in 1953, a drop of 2% from the \$64,120,000 reported for this item in 1952. All other commercial and industrial goods were financed to the extent of \$75,558,000 in 1953, an increase of 15% over the 1952 level of \$65,512,000.

On December 31, 1953 balances outstanding on commercial and industrial goods amounted to \$184,472,000, an increase of 10% over the \$167,029,000 owing at the end of 1952. Of these total balances outstanding, \$77,577,000 was on new commercial vehicles, \$45,751,000 on used commercial vehicles and \$61,144,000 on all other commercial and industrial goods, representing increases of 1%, 7% and 29% respectively over unpaid balances on these items at the end of 1952.

The following table shows percentage changes in amount of financing and balances outstanding between the years 1952 and 1953.

Percentage Change in Financing of Retail Instalment Sales and Balances Outstanding, 1953/1952

Commodity	Per cent change 1953/1952	
	Amount of financing	Balances outstanding
Total, all commodities	+15.2	+29.1
Consumers' goods	+20.8	+37.4
New passenger cars	+29.3	+49.9
Used passenger cars	+14.1	+28.1
Radio and television sets	+77.3	+85.3
Electric and gas household appliances	+28.2	+48.2
Furniture	+48.1	+54.3
Other consumers' goods, including clothing and jewellery	-25.9	-22.1
Commercial and industrial goods	+0.4	+10.4
New commercial vehicles	-8.1	+0.7
Used commercial vehicles	-1.8	+7.3
Other, including farm implements, tractors, factory, and commercial equipment	+15.3	+29.0

TABLE 1. Financing of Retail Instalment Sales, by Commodities, 1941, 1951, 1952, 1953

Commodity	Amount				Per Cent of Total			
	1941	1951	1952	1953	1941	1951	1952	1953
	\$'000	\$'000	\$'000	\$'000	%	%	%	%
Paper purchased								
Total, all commodities	100,277	487,302	818,633	942,746	100.0	100.0	100.0	100.0
Consumers' goods	77,326	229,558	590,994	714,149	77.1	64.1	72.2	75.8
New passenger cars	23,322	113,660	195,185	252,336	23.3	24.3	23.8	26.8
Used passenger cars	44,009	141,488	281,599	321,225	43.9	30.2	34.4	34.1
Radio and television sets	1,951	4,966	21,306	37,784	1.9	1.1	2.6	4.0
Electric and gas household appliances	5,161	14,881	49,803	63,864	5.1	3.2	6.1	6.8
Furniture	1	4,648	9,455	14,003	1	1.1	1.2	1.5
Other consumers' goods, including clothing and jewellery	2,883	19,915	33,646	24,937	2.9	4.2	4.1	2.6
Commercial and industrial goods	22,951	167,744	227,639	228,597	22.9	35.9	27.8	24.2
New commercial vehicles	11,548	81,545	98,007	90,059	11.5	17.4	12.0	9.5
Used commercial vehicles	6,779	46,549	64,120	62,980	6.8	10.0	7.8	6.7
Other, including farm implements, tractors, factory and commercial equipment	4,624	39,650	65,512	75,558	4.6	8.5	8.0	8.0
Balances outstanding (Year end)								
Total, all commodities	64,674	313,234	539,807	696,663	100.0	100.0	100.0	100.0
Consumers' goods	48,854	186,428	372,778	512,191	75.5	59.5	69.0	73.5
New passenger cars	1	80,469	130,091	194,950	1	25.7	24.1	28.0
Used passenger cars	1	80,208	168,509	215,885	1	25.6	31.2	31.0
Radio and television sets	1	3,286	15,423	28,579	1	1.1	2.8	4.1
Electric and gas household appliances	1	9,164	31,294	46,380	1	2.9	5.8	6.7
Furniture	1	2,929	6,551	10,105	1	0.9	1.2	1.4
Other consumers' goods, including clothing and jewellery	1	10,372	20,910	16,292	1	3.3	3.9	2.3
Commercial and industrial goods	15,820	126,806	167,029	184,472	24.5	40.5	31.0	26.5
New commercial vehicles	1	64,089	77,012	77,577	1	20.5	14.3	11.1
Used commercial vehicles	1	30,995	42,631	45,751	1	9.9	7.9	6.6
Other, including farm implements, tractors, factory and commercial equipment	1	31,722	47,386	61,144	1	10.1	8.8	8.8

1. Not available.

TABLE 2. Financing of Retail Instalment Sales, by Provinces, 1951, 1952, 1953

Province	Paper purchased										Balances outstanding			
	New and used passenger cars		Other consumers' goods		Commercial and industrial goods		Total all commodities			Per cent change	Total all commodities			Per cent change
	1952	1953	1952	1953	1952	1953	1951	1952	1953	1953/1952	1951	1952	1953	1953/1952
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	%	\$'000	\$'000	\$'000	%
Canada	476,784	573,561	114,210	140,588	227,639	228,597	467,302	818,633	942,746	+ 15.2	313,234	539,807	696,663	+ 29.1
Atlantic provinces	38,343	46,400	7,037	8,341	16,707	18,356	34,065	62,087	73,097	+ 17.7	22,624	40,052	53,059	+ 32.5
Quebec	96,087	119,763	21,379	28,644	54,627	46,281	102,018	172,093	194,688	+ 13.1	70,951	113,427	146,213	+ 28.9
Ontario	192,851	234,539	65,036	76,439	64,459	68,299	177,329	322,346	379,277	+ 17.7	114,495	209,853	274,333	+ 30.7
Manitoba	23,893	27,406	2,640	3,037	12,754	13,350	23,700	39,287	43,793	+ 11.5	15,695	25,602	32,702	+ 27.7
Saskatchewan	27,299	30,710	2,040	2,856	17,329	17,810	29,242	46,668	51,376	+ 10.1	20,342	32,640	40,218	+ 23.2
Alberta	50,444	59,647	10,400	13,279	43,900	46,437	55,298	104,744	119,363	+ 14.0	38,996	73,452	92,471	+ 25.9
British Columbia	47,867	55,096	5,678	7,992	17,863	18,064	45,650	71,408	81,152	+ 13.6	30,131	44,781	57,667	+ 28.8

FINANCING OF RETAIL INSTALMENT SALES BY FINANCE COMPANIES, 1941-1950 TO 1953

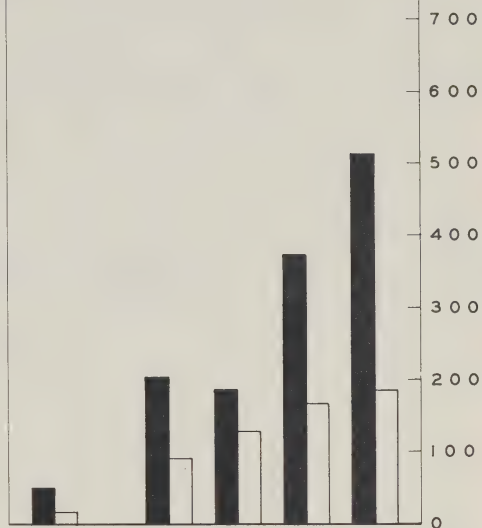
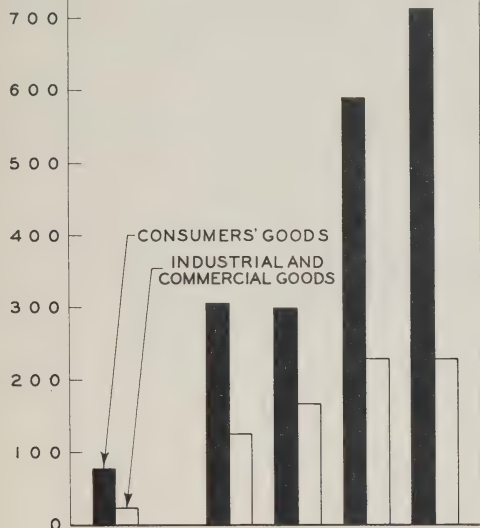
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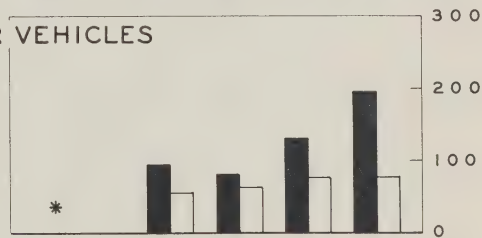
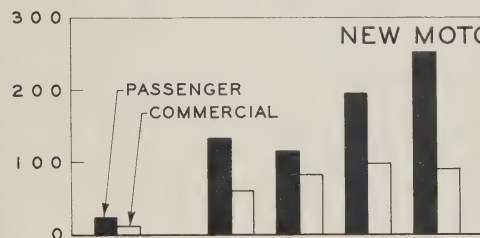
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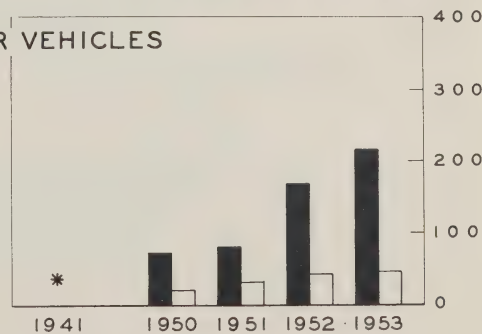
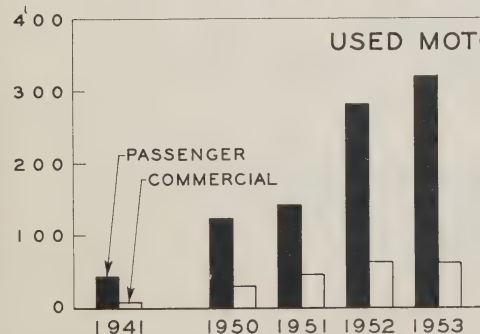
ALL COMMODITIES



NEW MOTOR VEHICLES



USED MOTOR VEHICLES



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CANADA



SALES FINANCING 1954

Published by Authority of

The Right Honourable C. D. Howe, Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS

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SALES FINANCING

1954

Following record increases for the past three years there was a drop in the financing of retail instalment sales in 1954 by sales finance companies when the value of paper purchased dropped by 15.8% from \$942,746,000 in 1953 to \$793,624,000 in the year under review. There was a reduction in all commodity groupings with the exception of radio and television sets where an increase of 13.6% was reported in the amount of financing.

At the end of 1954 sales financing and acceptance companies had \$646,865,000 outstanding on their books, a decrease of 7.1% from the outstanding balance of \$696,663,000 reported at the end of 1953.

The provincial pattern of distribution of paper purchases and balances outstanding was similar to that of the previous year. Ontario handled 41.2% of all retail financing in 1954 and accounted for 39.8% of balances outstanding at the end of the year while the comparative figures for Quebec were 22.9% and 22.4% respectively. Alberta again led the Western provinces in terms of paper purchased accounting for 10.6% of the Canadian total followed by British Columbia with 8.3%, Saskatchewan 4.5% and Manitoba 4.0%. The Atlantic provinces obtained 8.5% of retail financing during 1954 and accounted for 8.4% of balances outstanding. The following table summarizes the provincial distribution of retail financing and balances outstanding in 1954.

Provincial Distribution of Paper Purchased in 1954 and Balances Outstanding at year end

Province	Total, all commodities Percent of Canada totals	
	Paper purchased	Balances outstanding
Canada	100.0	100.0
Atlantic Provinces	8.5	8.4
Quebec	22.9	22.4
Ontario	41.2	39.8
Manitoba	4.0	4.1
Saskatchewan	4.5	5.2
Alberta	10.6	11.8
British Columbia	8.3	8.3

CONSUMERS' GOODS

Consumers' goods accounted for 78.1% of total financing in 1954 compared with 75.8% in 1953 and 72.2% in 1952. Consumers' goods were financed to the extent of \$619,437,000 in 1954, 13.3% lower than the 1953 total of \$714,149,000.

Used passenger cars were financed to the extent of \$269,194,000 in 1954, representing 33.9% of the total paper purchased and a reduction of 16.2% in comparison with the 1953 volume of \$321,225,000. New passenger car financing amounted to \$230,960,000 in 1954, accounting for 29.1% of all financing and representing a drop of 8.5% in comparison with the 1953 volume of \$252,336,000. Financing of all the other items within the consumers' goods section amounted to \$119,283,000 in 1954, a decrease of 15.2% in relation to the 1953 level of \$140,588,000.

Finance companies and acceptance corporations reported \$482,645,000 still outstanding at the end of 1954 from consumers' goods paper purchased during the year. This amount

was 5.8% less than the \$512,191,000 outstanding on their books at the end of 1953.

Year-end unpaid balances on new passenger cars decreased from \$194,950,000 at the end of 1953 to \$193,558,000 at the end of 1954. Balances outstanding on used passenger cars amounted to \$194,686,000, a reduction of 9.8% in comparison with the \$215,885,000 owing at the end of 1953, while balances outstanding on all other consumers' goods amounted to \$94,401,000 compared with \$101,356,000 owing at the end of 1953.

COMMERCIAL AND INDUSTRIAL GOODS

Financing of commercial and industrial goods in 1954 at \$174,187,000 represented a 23.8% decrease in comparison with the 1953 volume of \$228,597,000. In 1954 the financing of commercial and industrial goods represented 21.9% of all financing compared with 24.2% in 1953. Financing of both new and used commercial vehicles registered declines in 1954, new commercial vehicles dropping from \$90,059,000 in 1953 to \$61,301,000 in 1954, a decrease of 31.9%. Used commercial vehicle financing amounted to \$50,286,000 in 1954, a drop of 20.2% from the \$62,980,000 reported for this item in 1953. All other commercial and industrial goods were financed to the extent of \$62,600,000 in 1954, a decrease of 17.1% in comparison with the 1953 level of \$75,558,000.

On December 31, 1954, balances outstanding on commercial and industrial goods amounted to \$164,220,000, a decrease of 11.0% in comparison with the \$184,472,000 owing at the end of 1953. Of these total balances outstanding, \$63,126,000 was on new commercial vehicles, \$41,159,000 on used commercial vehicles and \$59,935,000 on all other commercial and industrial goods, representing decreases of 18.6%, 10.0% and 2.0% respectively in relation to the unpaid balances on these items at the end of 1953.

The following table shows percentage changes in amount of financing and balances outstanding between the years 1953 and 1954.

Percentage Change in Financing of Retail Instalment Sales during year and Balances Outstanding, at year end, 1954/1953

Commodity	Per cent change 1954/1953	
	Amount of financing	Balances outstanding
Total, all commodities.....	-13.8	- 7.1
Consumers' goods	-13.3	- 5.8
New passenger cars	- 8.5	- 0.7
Used passenger cars	-16.2	- 9.8
Radio and television sets	+13.6	+21.5
Electric and gas household appliances...	-31.2	-22.9
Furniture	-23.3	-13.2
Other consumers' goods, including clothing and jewellery	-13.1	- 7.1
Commercial and industrial goods	-23.8	-11.0
New commercial vehicles	-31.9	-18.6
Used commercial vehicles	-20.2	-10.0
Other, including farm implements, tractors, factory and commercial equipment	-17.1	- 2.0

TABLE 1. Financing of Retail Instalment Sales, by Commodities, 1941, 1951, 1953, 1954

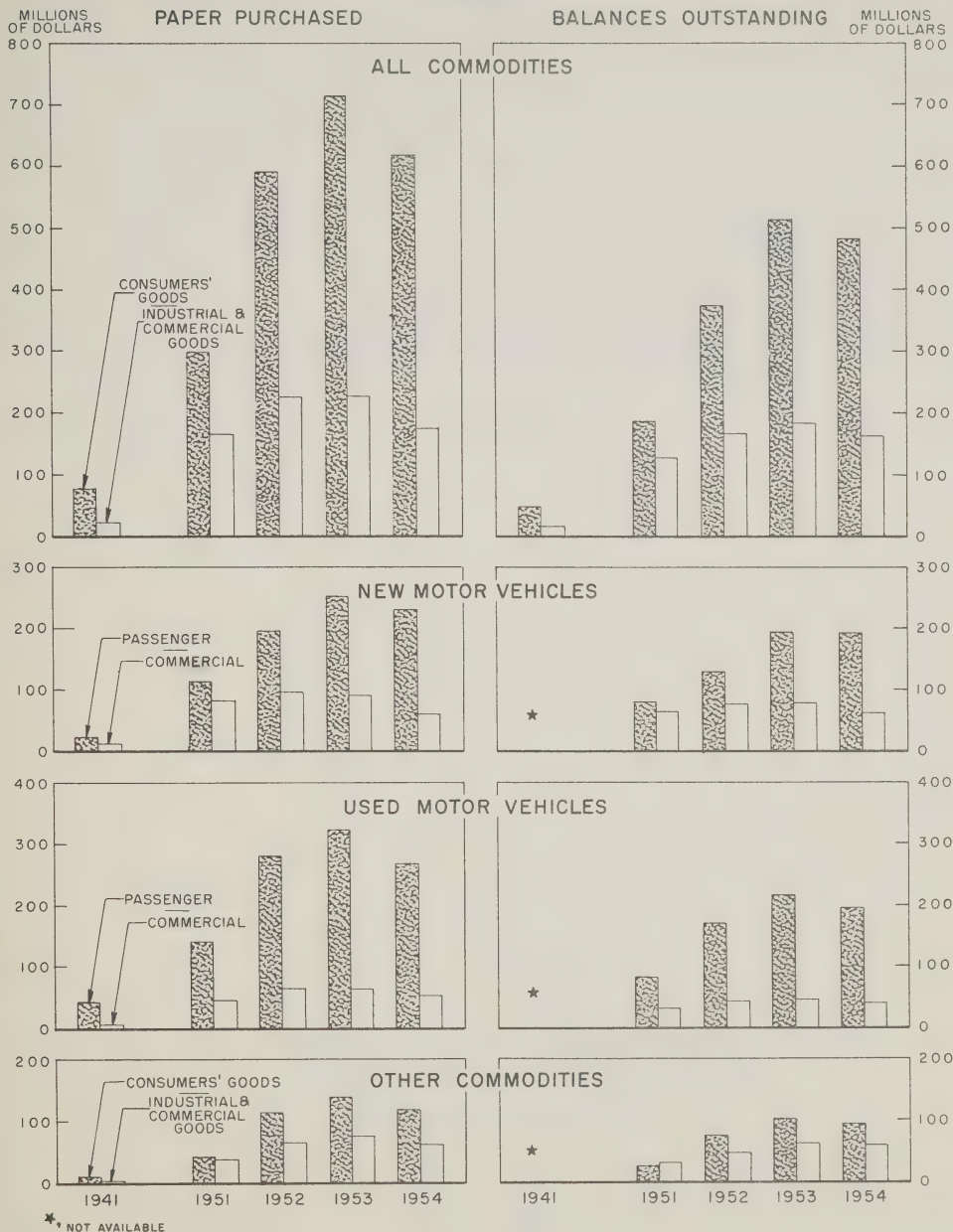
Commodity	Amount				Per cent of total			
	1941	1951	1953	1954	1941	1951	1953	1954
	\$'000	\$'000	\$'000	\$'000	%	%	%	%
Paper purchased								
Total, all commodities.....	100,277	467,302	942,746	793,624	100.0	100.0	100.0	100.0
Consumers' goods.....	77,326	299,558	714,149	619,437	77.1	64.1	75.8	78.1
New passenger cars.....	23,322	113,660	252,336	230,960	23.3	24.3	26.8	29.1
Used passenger cars.....	44,009	141,488	321,225	269,194	43.9	30.2	34.1	33.9
Radio and television sets.....	1,951	4,966	37,784	42,933	1.9	1.1	4.0	5.4
Electric and gas household appliances.....	5,161	14,881	63,864	43,932	5.1	3.2	6.8	5.5
Furniture.....	1	4,648	14,003	10,739	1	1.1	1.5	1.4
Other consumers' goods, including clothing and jewellery...	2,883	19,915	24,937	21,679	2.9	4.2	2.6	2.8
Commercial and industrial goods.....	22,951	167,744	228,597	174,187	22.9	35.9	24.2	21.9
New commercial vehicles.....	11,548	81,545	90,059	61,301	11.5	17.4	9.5	7.7
Used commercial vehicles.....	6,779	46,549	62,980	50,286	6.8	10.0	6.7	6.3
Other, including farm implements, tractors, factory and commercial equipment.....	4,624	39,650	75,558	62,600	4.6	8.5	8.0	7.9
Balances outstanding (Year end)								
Total, all commodities.....	64,674	313,234	696,663	646,865	100.0	100.0	100.0	100.0
Consumers' goods.....	48,854	186,428	512,191	482,645	75.5	59.5	73.5	74.6
New passenger cars.....	1	80,469	194,950	193,558	1	25.7	28.0	29.9
Used passenger cars.....	1	80,208	215,885	194,686	1	25.6	31.0	30.1
Radio and television sets.....	1	3,286	28,579	34,725	1	1.1	4.1	5.4
Electric and gas household appliances.....	1	9,164	46,380	35,776	1	2.9	6.7	5.5
Furniture.....	1	2,929	10,105	8,772	1	0.9	1.4	1.4
Other consumers' goods, including clothing and jewellery...	1	10,372	16,292	15,128	1	3.3	2.3	2.3
Commercial and industrial goods.....	15,820	126,806	184,472	164,220	24.5	40.5	26.5	25.4
New commercial vehicles.....	1	64,089	77,577	63,126	1	20.5	11.1	9.7
Used commercial vehicles.....	1	30,995	45,751	41,159	1	9.9	6.6	6.4
Other, including farm implements, tractors, factory and commercial equipment.....	1	31,722	61,144	59,935	1	10.1	8.8	9.3

1. Not available.

TABLE 2. Financing of Retail Instalment Sales, by Provinces, 1952, 1953, 1954

Province	Paper purchased										Balances outstanding (Year end)			
	New and used passenger cars		Other consumers' goods		Commercial and industrial goods		Total all commodities			Per cent change	Total all commodities			Per cent change
	1953	1954	1953	1954	1953	1954	1952	1953	1954	1954/1953	1952	1953	1954	1954/1953
	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	\$'000	%	\$'000	\$'000	\$'000	%
Canada	573,561	500,154	140,588	119,283	228,597	174,187	818,633	942,746	793,624	- 13.8	539,807	696,663	646,865	- 7.1
Atlantic Provinces	46,400	43,789	8,341	8,699	18,356	14,863	62,087	73,097	67,351	- 7.9	40,052	53,059	54,183	+ 2.1
Quebec	119,763	113,186	28,644	28,517	46,281	39,688	172,093	194,688	181,391	- 6.8	113,427	146,213	145,072	- 0.8
Ontario	234,539	211,190	76,439	61,741	68,299	54,329	322,346	379,277	327,260	- 13.7	209,853	274,333	257,443	- 6.2
Manitoba.....	27,406	20,447	3,037	2,740	13,350	8,121	39,287	43,793	31,308	- 28.5	25,602	32,702	26,606	- 18.6
Saskatchewan.....	30,710	23,590	2,856	2,134	17,810	10,041	46,668	51,376	35,765	- 30.4	32,640	40,218	33,345	- 17.0
Alberta	59,647	44,454	13,279	8,901	46,437	31,097	104,744	119,363	84,452	- 29.2	73,452	92,471	76,299	- 17.5
British Columbia.....	55,096	43,498	7,992	6,551	18,064	16,048	71,408	81,152	66,097	- 18.6	44,781	57,667	53,917	- 6.5

FINANCING OF RETAIL INSTALMENT SALES BY SALES FINANCE COMPANIES, 1941-1951 TO 1954





CANADA

SALES FINANCING
1955



Published by Authority of
The Right Honourable C. D. Howe, Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS
Industry and Merchandising Division
Merchandising and Services Section

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SALES FINANCING

1955

The amount of sales financing during 1955 and balances outstanding at the end of 1955 totalled \$969,878,000 and \$783,099,000, respectively. These totals are derived from an annual survey of all known retail sales finance companies and thus exclude retail sales financing handled by small loan companies and money lenders. The total of retail instalment financing indicates an increase of approximately 20 per cent over 1954, thus more than offsetting the drop in business in that year and establishing record highs in both the amount of sales financing during the year and the balances outstanding at year-end. Since 1951, the volume of sales financing through this medium has more than doubled, with consumer goods registering greater gains than commercial goods.

Quebec, Ontario and British Columbia accounted for a slightly greater share of the total sales financing in 1955 than in 1954. Quebec's 1955 share of paper purchased, with 1954 in brackets, was 23.2 per cent (22.9 per cent) and balances outstanding 23.9 per cent (22.4 per cent); Ontario purchases 41.7 per cent (41.2 per cent), balances 40.5 per cent (39.8 per cent); British Columbia purchases 9.3 per cent (8.3 per cent), balances 8.7 per cent (8.3 per cent). The Atlantic Provinces retained approximately the same ratio to total while the Prairie Provinces registered decreased proportions to balance the gains of the three largest provinces. The following table summarizes the provincial distribution of retail financing and balances outstanding in 1955.

Provincial Distribution of Paper Purchased in 1955 and Balances Outstanding at Year end

Province	Total, all commodities per cent of Canada totals	
	Paper purchased	Balances outstanding
Canada	100.0	100.0
Atlantic Provinces.....	8.8	8.7
Quebec.....	23.2	23.9
Ontario.....	41.7	40.5
Manitoba.....	3.5	3.5
Saskatchewan.....	3.3	3.8
Alberta.....	10.2	10.9
British Columbia.....	9.3	8.7

CONSUMERS' GOODS

The amount of sales financing of consumers' goods totalled \$755,462,000 in 1955 or 77.9 per cent of all sales financing compared with 78.4 per cent in 1954. The 1955 figure, however, indicates an increase of 19.8 per cent over the amount of consumer goods financing in 1954. An even greater gain over 1954 in the commercial section caused the slight decline in the ratio of consumer goods financing to the total.

New passenger car financing gained 30.9 per cent over 1954 to reach a total of \$305,087,000 while used car financing increased only 7.6 per cent. Radio and television sets were financed for \$59,330,000 representing a gain of 34.4 per cent over the previous year. Television sets accounted for \$57,647,000 of this amount. Substantial increases in the amount of financing were also evidenced in appliances and furniture, 29.0 per cent and 36.6 per cent, respectively, over 1954.

Accounts outstanding at the end of 1955 on the books of finance companies amounted to \$594,982,000 for consumers' goods, 19.4 per cent more than at the end of 1954. Outstanding

accounts on new passenger cars, at \$262,053,000, were 34.3 per cent above the amount owing at the end of the previous year while accounts outstanding from the financing of used cars totalled \$212,608,000, an increase of only 7 per cent. All consumer commodities showed increased receivables at year-end compared with 1954.

COMMERCIAL AND INDUSTRIAL GOODS

The financing of commercial goods by sales finance companies amounted to \$214,416,000 in 1955, a gain of 23.1 per cent over 1954. This total accounted for 22.1 per cent of all sales financing compared with 21.6 per cent in the previous year. The largest gain occurred in "other" goods -- that is, other than motor vehicles. Paper purchased on the sale of farm implements, tractors, factory and commercial equipment, etc. totalled \$94,672,000 compared with \$62,600,000 in 1954, a gain of 51.2 per cent. Used commercial vehicle financing declined by 2.8 per cent.

Balances outstanding from commercial financing increased 14.6 per cent to \$188,117,000 as compared with \$164,220,000 at the end of 1954. The changes in outstanding balances over the previous year by commodities corresponded, broadly, to the changes in the amount of financing extended. The balances outstanding of the "other" category showed the largest gain while accounts outstanding on used commercial vehicles were 8.1 per cent lower than at the same date of the previous year.

Percentage Change in Financing of Retail Instalment Sales during year and Balances Outstanding at year end, 1955/1954

Commodity	Per cent change 1955/1954	
	Amount of financing	Balances outstanding
Total, all commodities	+ 20.5	+ 19.4
Consumers' goods.....	+ 19.8	+ 21.0
New passenger cars.....	+ 30.9	+ 34.3
Used passenger cars.....	+ 7.6	+ 7.0
Radio sets.....	+ 34.4	+ 30.7
Television sets.....	+ 29.0	+ 21.4
Electric and gas household appliances.....	+ 36.6	+ 30.4
Furniture.....	- 3.3	+ 5.1
Other consumers' goods, including clothing and jewellery.....	- 3.3	+ 5.1
Commercial and industrial goods.....	+ 23.1	+ 14.6
New commercial vehicles.....	+ 15.6	+ 3.7
Used commercial vehicles.....	- 2.8	- 8.1
Other, including farm implements, tractors, factory and commercial equipment.....	+ 51.2	+ 41.5

Notes

This report covers sales finance and acceptance companies only and excludes similar contracts held by companies whose business is primarily money lending.

It does not include subsidiary acceptance companies of larger merchandisers. When such financing is for store accounts only, the data are included with the D.B.S. quarterly report "Retail Credit."

TABLE 1. Financing of Retail Instalment Sales, Historical Summary, 1941 and 1947-1955

Year	Paper purchased			Balances outstanding (Year end)		
	Consumers' goods	Commercial and industrial goods	Total	Consumers' goods	Commercial and industrial goods	Total
	\$000	\$000	\$000	\$000	\$000	\$000
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953 ²	719,149	228,597	947,746	516,191	184,478	709,663
1954 ²	630,837	174,187	805,024	491,645	164,220	655,865
1955	755,462	214,416	969,878	594,982	188,117	783,099

1. Including Newfoundland from 1949.
2. Revised.

TABLE 2. Financing of Retail Instalment Sales, by Commodities, 1954¹ and 1955

Commodity	Paper Purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1954	1955	1954	1955	1954	1955	1954	1955
	\$'000	\$'000	%	%	\$'000	\$'000	%	%
Total, all commodities	805,024	969,878	100.0	100.0	655,865	783,099	100.0	100.0
Consumers' goods	630,837	755,462	78.4	77.9	491,645	594,982	75.0	76.0
New passenger cars	233,060	305,087	28.9	31.5	195,158	262,053	29.8	33.5
Used passenger cars	274,294	295,237	34.1	30.4	198,686	212,608	30.3	27.1
Radio sets	44,133	1,683	5.5	0.2	35,825	1,244	5.5	0.2
Television sets	45,132	57,647	5.6	5.9	45,576	45,576	5.6	5.8
Electric and gas household appliances	11,239	58,232	1.4	6.0	36,876	44,774	5.6	5.7
Furniture	11,239	15,352	1.4	1.6	9,272	12,093	1.4	1.6
Other consumers' goods, including clothing and jewellery	22,979	22,224	2.9	2.3	15,828	16,634	2.4	2.1
Commercial and industrial goods	174,187	214,416	21.6	22.1	164,220	188,117	25.0	24.0
New commercial vehicles	61,301	70,875	7.6	7.3	63,126	65,470	9.6	8.4
Used commercial vehicles	50,286	48,869	6.2	5.0	41,159	37,835	6.3	4.8
Other, including farm implements, tractors, factory and commercial equipment	62,600	94,672	7.8	9.8	59,935	84,812	9.1	10.8

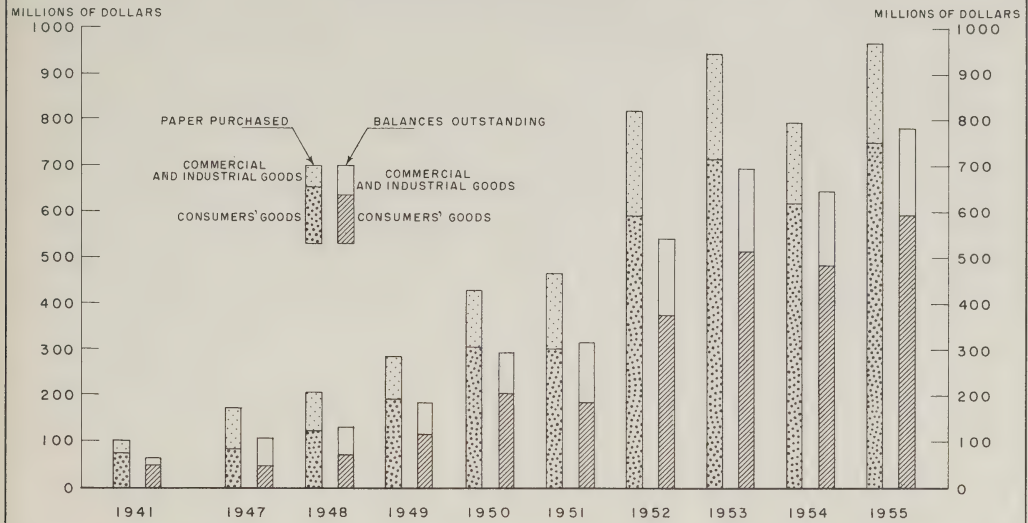
1. Revised.

TABLE 3. Financing of Retail Instalment Sales, by Provinces, 1954² and 1955

Province	Paper purchased								Balances outstanding (Year end)			
	New and used passenger cars		Other consumers' goods		Commercial and industrial goods		Total, all commodities		Total, all commodities		Per cent change	
	1954	1955	1954	1955	1954	1955	1954	1955	1954	1955	1955/1954	
	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	%	%
Canada	507,354	600,324	123,483	155,138	174,187	214,416	805,024	969,878	+ 20.5	655,865	783,099	+ 19.4
Atlantic Provinces	43,789	51,417	8,699	15,817	14,863	18,388	67,351	85,622	+ 27.1	54,183	68,236	+ 25.9
Quebec	114,886	135,482	30,917	38,496	39,688	51,070	185,491	225,048	+ 21.3	148,072	187,425	+ 26.6
Ontario	215,190	264,074	62,841	67,060	54,329	73,656	332,360	404,790	+ 21.8	261,943	317,342	+ 21.1
Manitoba	20,747	21,119	2,740	4,180	8,121	8,321	31,608	33,620	+ 6.4	26,706	26,997	+ 1.1
Saskatchewan	23,590	20,793	2,134	3,171	10,041	8,310	35,765	32,274	- 9.8	33,345	29,755	- 10.8
Alberta	44,954	52,585	8,901	15,138	31,097	31,579	84,952	99,302	+ 16.9	76,699	85,066	+ 10.9
British Columbia ¹	44,198	54,854	7,251	11,276	16,048	23,092	67,497	89,222	+ 32.2	54,917	68,278	+ 24.3

1. Including Yukon and Northwest Territories.
2. Revised.

ANNUAL FINANCING OF RETAIL INSTALMENT SALES BY SALES FINANCE COMPANIES





CANADA

SALES FINANCING 1956



Published by Authority of
The Honourable Gordon Churchill, Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS
Industry and Merchandising Division
Merchandising and Services Section

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Vol. 3—Part III—T-1

NOTICE

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Volume III consists of the following parts with individual trade reports listed under each:

Part I — Wholesale Statistics

- A — Wholesale Trade, 25¢
- * B — Operating Results of Food Wholesalers, 25¢
- * C — Operating Results of Dry Goods, Piece Goods and Footwear Wholesalers, 25¢
- * D — 1 Operating Results of Automotive Parts and Accessories Wholesalers, 25¢
 - 2 Operating Results of Drug Wholesalers, 25¢
 - 3 Operating Results of Hardware Wholesalers, 25¢
 - 4 Operating Results of Plumbing and Heating Supply Wholesalers, 25¢
 - 5 Operating Results of Household Appliance & Electrical Supply Wholesalers, 25¢

Part II — Retail Statistics

- F — Retail Trade, 50¢
- G — Retail Chain Stores, 50¢
- * H — Operating Results of Food Store Chains, 25¢
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 - 2 Operating Results of Drug Store Chains, 25¢
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- N — Operating Results of Filling Stations and Garages, 25¢
- O — 1 Operating Results of Independent General Stores, 25¢
 - 2 Operating Results of Independent Restaurants, 25¢
 - 3 Operating Results of Independent Fuel Dealers, 25¢
 - 4 Operating Results of Independent Drug Stores, 25¢
 - 5 Operating Results of Independent Jewellery Stores, 25¢
 - 6 Operating Results of Independent Tobacco Stores, 25¢
- P — Retail Credit, 25¢

Part III — Services and Special Fields

- Q — Laundries, Cleaners and Dyers, 25¢
- R — Motion Picture Theatres, Exhibitors and Distributors, 25¢
- S — Hotels, 25¢
- T — Sales Financing, 25¢
- U — Farm Implement and Equipment Sales, 25¢
- V — New Motor Vehicle Sales and Motor Vehicle Financing, 25¢
- W — Advertising Agencies (Memorandum), 10¢
- X — Motion Picture Production (Memorandum), 10¢

The reports are punched to permit of filing in a ring binder.

* Biennial reports — not issued for 1956.

SALES FINANCING

1956

The figures reported in this publication are derived from an annual survey of all known companies primarily engaged in sales financing whether retail or wholesale; the figures, however, exclude any wholesale financing handled by these companies.

In 1956, sales financing reached unprecedented totals in amount financed and in balances outstanding at year-end with both figures exceeding the one billion dollar mark for the first time. Retail instalment financing amounted to \$1,248,347,000 and balances outstanding at year-end \$1,035,376,000. Taken in the same order these figures accounted for increases of 28 and 31 per cent over the 1955 totals.

Of the total amount financed, Ontario accounted for 40 per cent, Quebec 24 per cent, Alberta 11 per cent, British Columbia 10 per cent, Atlantic Provinces 8 per cent, Manitoba 4 per cent and Saskatchewan 3 per cent. Quebec, Saskatchewan, Alberta and British Columbia each accounted for a slightly larger proportion than in 1955. These gains were offset by losses in Ontario and in the Atlantic Provinces but particularly in the former while Manitoba obtained the same ratio. The provincial distribution of balances outstanding at year-end, except for fractional deviations, paralleled those of sales financing as indicated by the following table.

Provincial Distribution of Paper Purchased in 1956 and Balances Outstanding at Year end

Province	Total, all commodities (per cent of Canada totals)	
	Paper purchased	Balances outstanding
Canada	100.0	100.0
Atlantic Provinces	7.9	7.8
Quebec	23.9	23.9
Ontario	40.1	40.3
Manitoba	3.5	3.6
Saskatchewan	3.4	3.4
Alberta	11.0	11.1
British Columbia	10.2	9.9

CONSUMERS' GOODS

Of the total sales financing, consumers' goods accounted for \$924,687,000 or 74 per cent as against 78 per cent in 1955. Consumer goods sales financed were greater than 1955 by 22 per cent. This increase resulted from gains in the financing of new passenger car sales (33 per cent), used passenger car sales (13 per cent), radio set sales (53 per cent), furniture sales (39 per cent), other consumers' goods including clothing and jewellery (87 per cent) and declines in the financing of television set sales (5 per cent) and in electrical and gas household appliance sales (1 per cent).

Sales finance companies had \$756,304,000 outstanding on their books at the end of 1956 under the heading of consumers' goods. This amount was 26 per cent greater than the amount

outstanding at the end of the previous year. All consumer commodities showed increased balances in 1956 over 1955 except television sets which decreased nominally.

COMMERCIAL AND INDUSTRIAL GOODS

Commercial and industrial goods were financed to the extent of \$323,680,000, a 49 per cent rise over 1955. This figure was 26 per cent of the total amount financed as against 22 per cent in the previous year, thus ending the downward trend experienced since 1952. This gain in ratio was brought about by a large increase of 67 per cent in the "all other" classification which includes the financing of farm implements, tractors and factory and commercial equipment, a smaller but also substantial increase of 55 per cent in new commercial vehicles and a moderate increase of 5 per cent in used commercial vehicles.

Balances outstanding at the end of 1956 amounted to \$279,072,000, up 46 per cent over the previous year. This rise was attributable to increases of 46 per cent in the financing of sales of new commercial vehicles, 2 per cent in used commercial vehicles and 65 per cent in the "all other" classification with farm implements, tractors, factory and commercial equipment included.

Percentage Change in Financing of Retail Instalment Sales during year and Balances Outstanding at year end, 1956/1955

Commodity	Per cent change 1956/1955	
	Amount of financing	Balances outstanding
Total, all commodities	+ 27.8	+ 30.9
Consumers' goods	+ 21.8	+ 26.2
New passenger cars	+ 33.1	+ 38.0
Used passenger cars	+ 13.5	+ 16.3
Radio sets	+ 52.8	+ 50.7
Television sets	- 4.8	- 0.6
Electric and gas household appliances	- 0.7	+ 4.5
Furniture	+ 39.3	+ 41.0
Other consumers' goods, including clothing and jewellery	+ 87.0	+ 82.7
Commercial and industrial goods	+ 48.7	+ 45.6
New commercial vehicles	+ 54.8	+ 46.5
Used commercial vehicles	+ 4.9	+ 1.8
Other, including farm implements, tractors, factory and commercial equipment	+ 67.1	+ 64.9

Notes

This report covers sales finance and acceptance companies only and excludes similar contracts held by companies whose business is primarily money lending.

It does not include subsidiary acceptance companies of larger merchandisers. When such financing is for store accounts only, the data are included with the D.B.S. quarterly report "Retail Credit".

TABLE 1. Financing of Retail Instalment Sales, Historical Summary, 1941 and 1947-1956

Year	Paper purchased			Balances outstanding (Year end)		
	Consumers' goods	Commercial and industrial goods	Total	Consumers' goods	Commercial and industrial goods	Total
	\$000	\$000	\$000	\$000	\$000	\$000
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953 ²	719,149	228,597	947,746	516,191	184,472	700,663
1954 ²	630,837	174,187	805,024	491,645	164,220	655,865
1955 ²	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376

1. Including Newfoundland from 1949.

2. Revised.

TABLE 2. Financing of Retail Instalment Sales, by Commodities, 1955 and 1956

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1955 ¹	1956	1955 ¹	1956	1955 ¹	1956	1955 ¹	1956
	\$000	\$000	%	%	\$000	\$000	%	%
Total, all commodities	977,078	1,248,347	100.0	100.0	791,099	1,035,376	100.0	100.0
Consumers' goods	759,412	924,687	77.7	74.1	599,382	756,304	75.8	73.0
New passenger cars	306,987	408,660	31.4	32.7	264,053	364,382	33.4	35.2
Used passenger cars	296,837	337,001	30.4	27.0	214,308	249,243	27.1	24.0
Radio sets	1,683	2,571	0.2	0.2	1,244	1,875	0.2	0.2
Television sets	57,647	54,870	5.9	4.4	45,576	45,302	5.8	4.4
Electric and gas household appliances	58,232	57,807	6.0	4.6	44,774	46,783	5.6	4.5
Furniture	15,352	21,386	1.5	1.7	12,093	17,055	1.5	1.6
Other consumers' goods, including clothing and jewelry	22,674	42,392	2.3	3.4	17,334	31,664	2.2	3.1
Commercial and industrial goods	217,666	323,660	22.3	25.9	191,717	279,072	24.2	27.0
New commercial vehicles	72,325	111,998	7.4	9.0	67,070	98,274	8.5	9.5
Used commercial vehicles	50,169	52,645	5.1	4.2	39,235	39,942	4.9	3.9
Other, including farm implements, tractors, factory and commercial equipment	95,172	159,017	9.8	12.7	85,412	140,856	10.8	13.6

1. Revised.

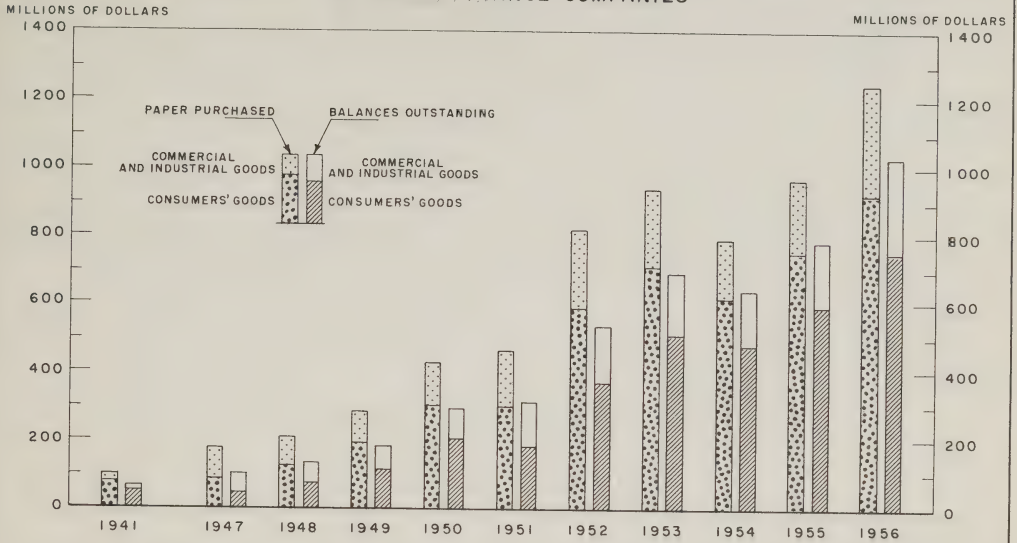
TABLE 3. Financing of Retail Instalment Sales, by Provinces, 1955 and 1956

Province	Paper purchased									Balances outstanding (Year end)		
	New and used passenger cars		Other consumers' goods		Commercial and Industrial goods		Total, all commodities		Per cent change	Total, all commodities		Per cent change
	1955 ²	1956	1955 ²	1956	1955 ²	1956	1955 ²	1956	1956/ 1955	1955 ²	1956	1956/ 1955
	\$000	\$000	\$000	\$000	\$000	\$000	\$000	\$000	%	\$000	\$000	%
Canada	603,824	745,661	135,588	179,026	217,666	323,660	977,078	1,248,347	+27.8	791,099	1,035,376	+30.9
Atlantic Provinces....	51,417	58,405	15,817	18,222	18,388	21,789	85,622	98,416	+14.9	68,236	80,933	+18.6
Quebec	135,482	175,906	38,496	47,093	51,070	75,195	225,048	298,194	+32.5	187,425	247,909	+32.3
Ontario	264,074	317,628	67,060	73,018	73,656	109,763	404,790	500,409	+23.6	317,342	416,910	+31.4
Manitoba	21,119	24,230	4,180	5,005	8,321	14,331	33,620	43,566	+29.6	26,997	36,938	+36.8
Saskatchewan	20,793	25,639	3,171	4,982	8,310	12,457	32,274	43,078	+33.5	29,755	35,199	+18.3
Alberta	54,085	69,770	15,438	19,117	33,229	48,892	102,802	137,779	+34.0	88,566	115,056	+29.9
British Columbia ¹	56,854	74,083	11,426	11,589	24,692	41,233	92,922	126,905	+36.6	72,778	102,438	+40.8

1. Including Yukon and Northwest Territories.

2. Revised.

ANNUAL FINANCING OF RETAIL INSTALMENT SALES BY SALES FINANCE COMPANIES



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Canada Statistics Bureau of



SALES FINANCING

1957

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DOMINION BUREAU OF STATISTICS
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SALES FINANCING, 1957

This report contains estimates of retail instalment credit (extended and outstanding) derived from an annual survey of all known companies engaged primarily in financing retail instalment sales ("Sales Finance Companies"). Not included is the retail instalment credit of companies engaged in making cash personal loans to a greater extent than in financing retail instalment sales nor that of merchandisers' acceptance subsidiaries engaged in financing parent stores' accounts only.

During 1957, the value of retail instalment credit extended by Sales Finance Companies declined 4.6 per cent from the 1956 high of \$1,248,347,000 and amounted to an estimated \$1,190,991,000. Imputed repayments during the year were less than additions to indebtedness as balances outstanding at December 31, 1957, showed a net increase of 3.1 per cent over the corresponding amount on Sales Finance Companies' books at December 31, 1956.

As in 1956, Ontario accounted for the largest volume of paper purchased by Sales Finance Companies, followed by Quebec, Alberta, and British Columbia. The other provinces accounted for 15.3 per cent of total (15.0 per cent in 1956). Disregarding fractional deviations, the provincial distribution of year-end balances outstanding paralleled that of paper purchased as indicated in the following table.

**Provincial Distribution of Retail Instalment Credit
(extended and outstanding) of Sales Finance
Companies, 1957**

Province	Total, all commodities (per cent of Canada totals)	
	Paper purchased	Balances outstanding
Canada.....	100.0	100.0
Atlantic Provinces	7.0	7.1
Quebec	24.8	24.6
Ontario	38.1	39.0
Manitoba	4.3	4.3
Saskatchewan	4.0	3.6
Alberta	11.7	11.6
British Columbia	10.1	9.8

Of total retail instalment credit extended in 1957 by Sales Finance Companies, the percentage attributable to consumer goods was 75.6 as against 74.1 in 1956, and the percentage attributable to commercial goods was 24.4 per cent as against 25.9 per cent in 1956.

Extensions in respect of consumer goods declined 2.6 per cent and, in respect of commercial goods, 10.2 per cent compared with corresponding extensions in 1956. In the three-way breakdown of consumer and commercial paper, only used passenger car paper showed an increase over 1956 in the volume purchased. Outstandings on consumer goods and commercial goods showed identical net increases (3.1 per cent) as indicated in the following table.

**Percentage Change in Financing of Retail
Instalment Sales During Year and Balances
Outstanding at Year End, 1957/1956**

Commodity	Per cent change 1957/1956	
	Paper purchased	Balances outstanding
Total, all commodities	- 4.6	+3.1
Consumer goods	- 2.6	+3.1
New passenger cars	- 5.7	} +3.6
Used passenger cars	+ 2.2	
Other consumer goods	- 4.6	+1.0
Commercial and industrial goods	-10.2	+3.1
New commercial vehicles	-15.4	} -2.2
Used commercial vehicles	0.0	
Other commercial goods (in- cluding farm implements, tractors, factory and com- mercial equipment)	- 9.9	+8.4

**TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947-1957**

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
	\$'000					
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403

¹ Including Newfoundland from 1949.

**TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies,
by Commodities, 1956 and 1957**

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1957	1956	1957	1956	1957	1956	1957	1956
	\$'000	\$'000	%	%	\$'000	\$'000	%	%
Total, all commodities	1,190,991	1,248,347	100.0	100.0	1,067,403	1,035,376	100.0	100.0
Consumer goods	900,414	924,687	75.6	74.1	779,576	756,304	73.0	73.0
New passenger cars	385,277	408,660	32.4	32.7	635,485	613,625	59.5	59.2
Used passenger cars	344,398	337,001	28.9	27.0				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	170,739	179,026	14.3	14.4	144,091	142,679	13.5	13.8
Commercial and industrial goods ..	290,577	323,660	24.4	25.9	287,827	279,072	27.0	27.0
New commercial vehicles	94,731	111,998	8.0	9.0	135,199	138,216	12.7	13.4
Used commercial vehicles	52,637	52,645	4.4	4.2				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	143,209	159,017	12.0	12.7	152,628	140,856	14.3	13.6

**TABLE 3. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies,
by Provinces, 1956 and 1957**

Province	Paper purchased					
	New and used passenger cars		Other consumer goods		Commercial and industrial goods	
	1957	1956	1957	1956	1957	1956
	\$'000					
Canada	729,675	745,661	170,739	179,026	290,577	323,660
Atlantic Provinces	49,328	58,405	15,110	18,222	18,869	21,789
Quebec	188,779	175,906	44,270	47,093	62,716	75,195
Ontario	283,565	317,628	70,154	73,018	100,148	109,763
Manitoba	29,459	24,230	6,213	5,005	15,696	14,331
Saskatchewan	29,415	25,639	5,220	4,982	13,015	12,457
Alberta	75,956	69,770	19,529	19,117	43,418	48,892
British Columbia ¹	73,173	74,083	10,243	11,589	36,715	41,233
	Paper purchased			Balances outstanding (year end)		
	Total, all commodities			Total, all commodities		
	1957	1956	% change 1957/56	1957	1956	% change 1957/56
	\$'000	\$'000	%	\$'000	\$'000	%
Canada	1,190,991	1,248,347	- 4.6	1,067,403	1,035,376	+ 3.1
Atlantic Provinces	83,307	98,416	-15.4	75,899	80,933	- 6.2
Quebec	295,765	298,194	- 0.8	262,957	247,909	+ 6.1
Ontario	453,867	500,409	- 9.3	415,618	416,910	- 0.3
Manitoba	51,368	43,566	+17.9	46,283	36,938	+25.3
Saskatchewan	47,650	43,078	+10.6	38,869	35,199	+10.4
Alberta	138,903	137,779	+ 0.8	123,238	115,056	+ 7.1
British Columbia ¹	120,131	126,905	- 5.3	104,539	102,438	+ 2.1

¹ Includes Yukon and Northwest Territories.

**Percentage breakdown between New and Used
Motor Vehicle Credit Outstanding**

(for reporting panel only, covering 50 per cent of all sales finance companies)

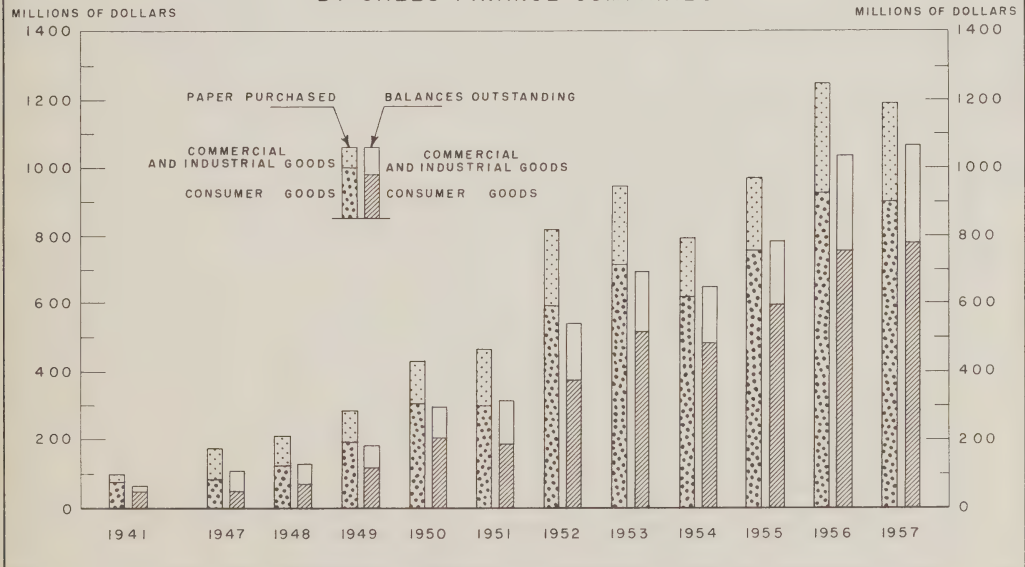
	Balances outstanding Dec. 31, 1957
	%
Passenger cars	100.0
New passenger cars	55.7
Used passenger cars	44.3
Commercial vehicles	100.0
New commercial vehicles	65.4
Used commercial vehicles	34.6

**Percentage Breakdown Between Commodities
Comprising "Consumer Goods Other Than
Passenger Cars"**

(for reporting panel only, covering 50 per cent of all sales finance companies)

	Paper purchased 1957
	%
Consumer goods other than passenger cars	100.0
Radios	1.7
Television sets	23.1
Electrical and gas appliances	30.7
Furniture	15.3
Other consumer goods	29.2

**ANNUAL FINANCING OF RETAIL INSTALMENT SALES
BY SALES FINANCE COMPANIES**



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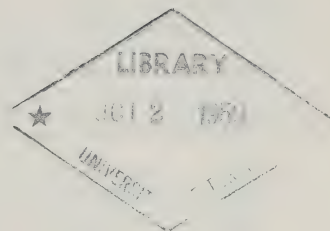
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CANADA



SALES FINANCING 1958

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DOMINION BUREAU OF STATISTICS

Industry and Merchandising Division

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PUBLICATIONS RELATING TO RETAIL TRADE

Catalogue number	Title	Price
(a) Weekly		
63-003	Percentage Change in Department Store Sales	per year \$2.00
(b) Monthly		
63-001	Chain Store Sales and Stocks	per year 1.00
63-002	Department Store Sales and Stocks.....	per year 1.00
63-004	Percentage Change in Department Store Sales (Preliminary).....	per year 1.00
63-005	Retail Trade.....	per year 3.00
63-007	New Motor Vehicle Sales and Motor Vehicle Financing	per year 1.00
61-004	Credit Statistics	per year 1.00
(c) Quarterly		
63-006	Retail Credit	per year 2.00
63-009	Farm Implement and Equipment Sales	per year 1.00
(d) Annual		
63-203	Farm Implement and Equipment Sales50
63-208	New Motor Vehicle Sales and Motor Vehicle Financing50
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SALES FINANCING

1958

The results in this report are based on a survey of all known sales finance companies and similar institutions engaged **primarily** in financing retail instalment sales. Companies engaged mainly in extending cash loans are not included, nor are acceptance companies who are subsidiaries of large retail merchandisers.

Table 1 shows that the total retail instalment credit extended by sales finance companies decreased by about 5% from the figure reported for 1957. Balances outstanding at the end of 1958 have also decreased, being 4% lower than the balances at December 31, 1957.

In Table 2 it is clearly indicated that motor vehicles, both passenger cars and commercial vehicles, are responsible for this decrease in retail credit. It can be seen that retail credit extended for the purchase of consumer goods other than cars has registered a substantial increase of 17.7% while balances outstanding, at December 31, 1958 for the same consumer goods, were 25.3% higher than the balances at the end of 1957.

Table 3 gives details by Provinces of retail credit extended by sales finance companies in respect of motor vehicles. It includes final revisions of similar information contained in the annual report "New Motor Vehicle Sales and Motor Vehicle Financing". There are a number of small changes affecting most of the provinces and one major downward revision in British Columbia for Used Commercial Vehicles.

The figures of the two tables of percentage breakdown of Balances Outstanding of Motor Vehicles and Other Consumer Goods (page 5) are only calculated for the companies which were able to supply this information. However, a sufficiently large number of firms gave this information and it is felt that the percentages may generally apply to the figures in Table 2.

Commodity	Per cent change 1958 / 1957	
	Paper purchased	Balances outstanding
Total, all commodities.....	- 4.7	- 3.9
Consumer goods	- 3.4	- 1.5
New passenger cars	-12.8	- 7.5
Used passenger cars	- 3.3	
Other consumer goods	+17.7	+25.3
Commercial and industrial goods	- 8.9	-10.6
New commercial vehicles	-25.8	-17.5
Used commercial vehicles.....	- 9.9	
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	+ 2.6	- 4.4

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947-1958

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	650,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594

¹ Including Newfoundland from 1949.

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1957 and 1958

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1957 \$'000	1958 \$'000	1957 %	1958 %	1957 \$'000	1958 \$'000	1957 %	1958 %
Total, all commodities	1, 190, 991	1, 134, 550	100.0	100.0	1, 067, 403	1, 025, 594	100.0	100.0
Consumer goods	900, 414	869, 847	75.6	76.7	779, 576	768, 214	73.0	74.9
New passenger cars	385, 277	335, 827	32.4	29.6	635, 485	587, 667	59.5	57.3
Used passenger cars	344, 398	333, 011	28.9	29.4				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	170, 739	201, 009	14.3	17.7	144, 091	180, 547	13.5	17.6
Commercial and industrial goods	290, 577	264, 703	24.4	23.3	287, 827	257, 380	27.0	25.1
New commercial vehicles	94, 731	70, 280	8.0	6.2	135, 199	111, 519	12.7	10.9
Used commercial vehicles	52, 637	47, 432	4.4	4.2				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	143, 209	146, 991	12.0	12.9	152, 628	145, 861	14.3	14.2

TABLE 3. Motor Vehicle Instalment (paper purchased) by Sales Finance Companies, by Provinces, 1958

Province	Passenger cars					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	147, 402	335, 827	339, 414	333, 011	486, 816	668, 838
Atlantic Provinces	9, 711	20, 154	28, 342	24, 212	38, 053	44, 366
Quebec	37, 991	90, 552	79, 396	81, 005	117, 387	171, 557
Ontario	61, 498	136, 489	133, 754	131, 542	195, 252	268, 031
Manitoba	5, 786	13, 026	14, 430	13, 921	20, 216	26, 947
Saskatchewan	6, 336	14, 063	16, 557	14, 498	22, 893	28, 561
Alberta	14, 606	34, 066	35, 829	34, 428	50, 435	68, 494
British Columbia ¹	11, 474	27, 477	31, 106	33, 405	42, 580	60, 882
	Commercial vehicles					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	21, 119	70, 280	42, 432	47, 432	63, 551	117, 712
Atlantic Provinces	1, 972	5, 703	5, 307	4, 339	7, 279	10, 041
Quebec	5, 372	17, 159	9, 005	10, 873	14, 377	28, 032
Ontario	6, 651	22, 497	11, 419	13, 283	18, 070	35, 780
Manitoba	870	3, 822	1, 866	2, 083	2, 736	5, 905
Saskatchewan	1, 254	3, 806	2, 838	2, 448	4, 092	6, 255
Alberta	3, 156	11, 052	6, 853	7, 858	10, 009	18, 910
British Columbia ¹	1, 844	6, 241	5, 144	6, 548	6, 988	12, 789

¹ Includes Yukon and Northwest Territories.

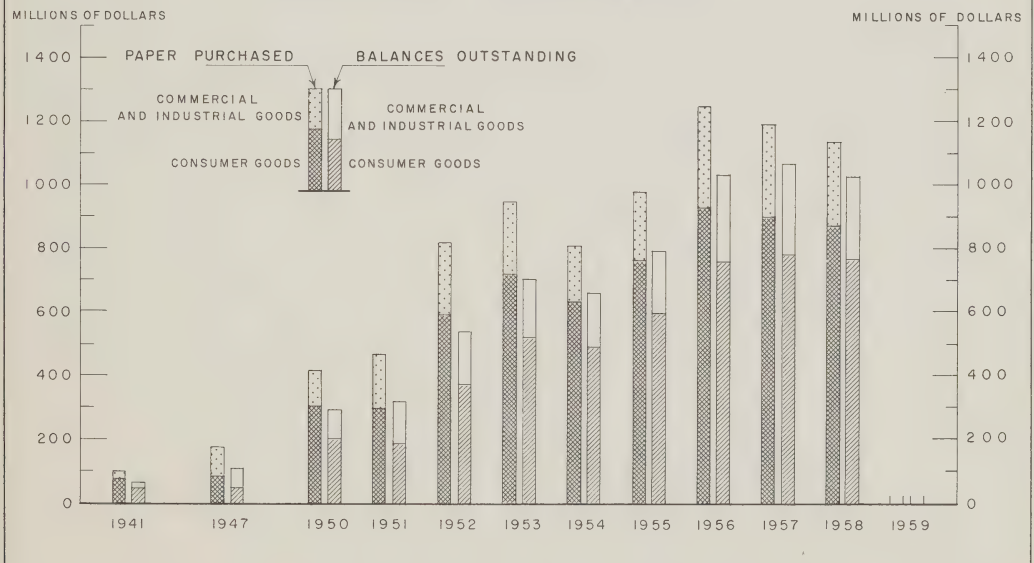
**Percentage Breakdown of Credit Outstanding
Between New and Used Motor Vehicles**
(for reporting panel only)

	Balances outstanding Dec. 31, 1958
	%
Passenger cars	100.0
New passenger cars	52.0
Used passenger cars	48.0
Commercial vehicles	100.0
New commercial vehicles	60.7
Used commercial vehicles.....	39.3

**Percentage Breakdown of Financing
Between "Consumer Goods Other Than
Passenger Cars"**
(for reporting panel only)

	Paper purchased 1958
	%
Consumer goods other than passenger cars	100.0
Television and radio	19.3
Electrical and gas appliances.....	26.4
Furniture	15.8
Heating and plumbing equipment	3.1
All other consumer goods	35.4

**ANNUAL FINANCING OF RETAIL INSTALMENT SALES
BY SALES FINANCE COMPANIES**



CATALOGUE No.

63-211

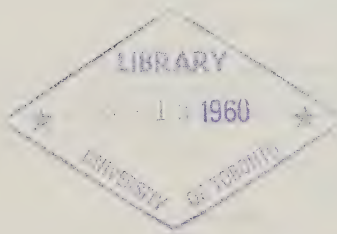
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SALES FINANCING

1959



Published by Authority of

The Honourable Gordon Churchill, Minister of Trade and Commerce

DOMINION BUREAU OF STATISTICS

Industry and Merchandising Division

September, 1960
6542-513

Price 25 cents

PUBLICATIONS RELATING TO RETAIL TRADE

Catalogue number	Title	Price
(a) Weekly		
63-003	Percentage Change in Department Store Sales	per year \$2.00
(b) Monthly		
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63-005	Retail Trade.....	per year 3.00
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SALES FINANCING

1959

The results in this report are based upon an annual survey of all known sales finance companies and similar institutions engaged primarily in financing retail instalment sales. Companies engaged mainly in extending cash loans are not included, nor are acceptance companies who are subsidiaries of large retail merchandisers.

After decreases in the amount of paper purchased in 1957 and 1958, the downward trend was reversed in 1959 when finance companies purchased a record amount of financial paper \$1,258,203,000, an increase of 10.9 per cent over the previous year. Balances outstanding at year end also showed a large increase over the previous year (12.1 per cent) reaching a record \$1,149,562,000.

As shown in table 2, the financing of used passenger cars by sales finance companies decreased in volume from 1958, which contributed largely to the smaller ratio of paper purchased in the consumer goods sector—71.7 per cent of the total compared to 76.7 per cent in 1958. On the other hand, paper purchased for commercial and industrial goods increased 34.3 per cent from the previous year. The largest gain occurred in the category "other commercial goods" in both the amount of paper purchased and in balances outstanding at December 31. Financing of new and used commercial vehicles also showed substantial gains from the previous year, 34.8 per cent and 25.4 per cent respectively.

Ontario continued to hold the first position in respect to the volume of paper purchased for motor

vehicles with Quebec and Alberta in second and third place.

Not all firms were able to provide a breakdown of balances outstanding between new and used vehicles and consumer goods other than passenger cars. The results from those firms which were able to provide this information are shown on page 5. It may be assumed that the non-reporting firms generally had the same pattern as those shown in the tables on page 5.

Commodity	Per cent change 1959 / 1958	
	Paper purchased	Balances outstanding
Total, all commodities	+ 10.9	+ 12.1
Consumer goods	+ 3.8	+ 4.9
New passenger cars	+ 10.6	+ 3.7
Used passenger cars	- 3.1	
Other consumer goods	+ 3.7	+ 8.6
Commercial and industrial goods	+ 34.3	+ 33.6
New commercial vehicles	+ 34.8	+ 23.9
Used commercial vehicles	+ 25.4	
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	+ 37.1	+ 41.1

**TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947-59**

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562

¹ Including Newfoundland from 1949.

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1958 and 1959

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1958	1959	1958	1959	1958	1959	1958	1959
	\$'000		per cent		\$'000		per cent	
Total, all commodities	1,134,550	1,258,203	100.0	100.0	1,025,594	1,149,562	100.0	100.0
Consumer goods	869,847	902,575	76.7	71.7	768,214	805,627	74.9	70.1
New passenger cars	335,827	371,392	29.6	29.5	587,667	609,525	57.3	53.0
Used passenger cars	333,011	322,746	29.4	25.6				
Other consumer goods (radios, ... television sets, electrical and gas appliances, furniture, jewel- lery, clothing, etc.)	201,009	208,437	17.7	16.6	180,547	196,102	17.6	17.1
Commercial and industrial goods ...	264,703	355,628	23.3	28.3	257,380	343,935	25.1	29.9
New commercial vehicles	70,280	94,707	6.2	7.6	111,519	138,132	10.9	12.0
Used commercial vehicles	47,432	59,457	4.2	4.7				
Other commercial goods (includ- ing farm implements, tractors, factory and commercial equip- ment)	146,991	201,464	12.9	16.0	145,861	205,803	14.2	17.9

TABLE 3. Motor Vehicle Instalment (paper purchased) by Sales Finance Companies, by Provinces, 1959

Province	Passenger cars					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	158,022	371,392	315,898	322,746	473,920	694,138
Atlantic Provinces	10,661	23,100	26,481	23,015	37,142	46,115
Quebec	39,640	95,898	74,585	76,363	114,225	172,261
Ontario	65,915	152,192	117,927	123,314	183,842	275,506
Manitoba	7,033	16,442	16,026	16,866	23,059	33,308
Saskatchewan	6,676	15,386	16,672	15,517	23,348	30,903
Alberta	15,163	36,656	33,729	34,041	48,892	70,697
British Columbia ¹	12,934	31,718	30,478	33,630	43,412	65,348
	Commercial vehicles					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	25,453	94,707	41,975	59,457	67,428	154,164
Atlantic Provinces	2,275	7,240	4,792	4,258	7,067	11,498
Quebec	6,203	22,291	9,022	11,377	15,225	33,668
Ontario	8,028	29,485	10,570	14,690	18,598	44,175
Manitoba	1,101	4,817	2,019	3,007	3,120	7,824
Saskatchewan	1,463	5,227	2,930	3,144	4,393	8,371
Alberta	3,994	15,845	7,108	11,951	11,102	27,796
British Columbia ¹	2,389	9,802	5,534	11,030	7,923	20,832

¹ Includes Yukon and Northwest Territories.

Percentage Breakdown of Credit Outstanding Between New and Used Motor Vehicles

(for reporting panel only)

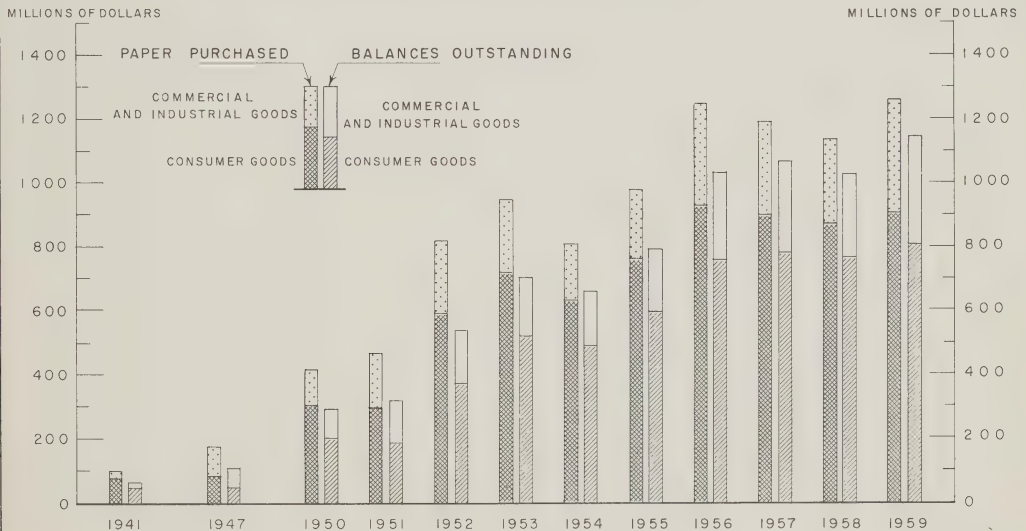
Commodity	Balances outstanding Dec. 31, 1959
	%
Passenger cars	100.0
New passenger cars	53.9
Used passenger cars	46.1
Commercial vehicles	100.0
New commercial vehicles	62.2
Used commercial vehicles	37.8

Percentage Breakdown of Financing of "Consumer Goods Other Than Passenger Cars"

(for reporting panel only)

Commodity	Paper purchased 1959
	%
Consumer goods other than passenger cars	100.0
Television and radio	16.6
Electrical and gas appliances	24.9
Furniture	15.6
Heating and plumbing equipment	2.7
All other consumer goods	40.2

ANNUAL FINANCING OF RETAIL INSTALMENT SALES BY SALES FINANCE COMPANIES



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1960



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SALES FINANCING

1960

The results in this report are based upon an annual survey of all known sales finance companies and similar institutions engaged primarily in financing retail instalment sales. Companies engaged mainly in extending cash loans are not included nor are acceptance companies who are subsidiaries of large retail merchandisers.

The value of paper purchased by sales finance companies during 1960 amounted to \$1,243,904,000, a decrease of 1.1% from the previous all time record of \$1,258,203,000 registered in 1959. Balances outstanding at the end of the year on the books of sales finance companies increased by 6.3% to a new record of \$1,221,811,000.

The decline in the volume of financing of consumer goods (2.7%) was primarily the cause for the decrease in the value of total paper purchased. The largest decrease in this category was in the financing of used passenger cars (7.5%). A decrease was also registered in the financing of other consumer goods such as radios, television sets, electrical and gas appliances, etc. (3.3%). The only gain in the volume of paper purchased for consumer goods was in paper purchased for new passenger cars which increased by 1.7%.

On the other hand financing of commercial and industrial goods increased by 2.9% from the previous record of \$355,628,000 registered in 1959. The largest gain in this category was in paper purchased for other commercial goods which includes farm implements, tractors, factory and commercial equipment, etc.

Balances outstanding on the books of sales finance companies increased for all commodities

with the largest increase in other commercial goods (17.9%).

It is interesting to note that the proportion of paper purchased for consumer goods decreased from 71.7% of the total paper purchased in 1959 to 70.6% in 1960. In 1958 the ratio had been 76.7%.

Not all firms were able to provide a breakdown of balances outstanding between new and used vehicles and paper purchased for consumer goods other than passenger cars. The results from the panel of firms which were able to provide this information are shown in Tables 4 and 5 on page 5. It is assumed that the non-reporting firms generally had the same pattern as those shown in the tables on page 5.

Commodity	Per cent change 1960 / 1959	
	Paper purchased	Balances outstanding
Total, all commodities	-1.1	+ 6.3
Consumer goods	-2.7	+ 2.8
New passenger cars	+1.7	} + 2.5
Used passenger cars	-7.5	
Other consumer goods	-3.3	+ 3.9
Commercial and industrial goods	+2.9	+14.4
New commercial vehicles	+3.0	} + 9.2
Used commercial vehicles	-4.7	
Other commercial goods (in- cluding farm implements, tractors, factory and com- mercial equipment)	+5.2	+17.9

**TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947-60**

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811

¹ Including Newfoundland from 1949.

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1959 and 1960

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1959	1960	1959	1960	1959	1960	1959	1960
	\$'000		%		\$'000		%	
Total, all commodities	1,258,203	1,243,904	100.0	100.0	1,149,562	1,221,811	100.0	100.0
Consumer goods	902,575	877,901	71.7	70.6	805,627	828,419	70.1	67.8
New passenger cars	371,392	377,851	29.5	30.4	609,525	624,737	53.0	51.1
Used passenger cars	322,746	298,415	25.6	24.0				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	208,437	201,635	16.6	16.2	196,102	203,682	17.1	16.7
Commercial and industrial goods	355,628	366,003	28.3	29.4	343,935	393,392	29.9	32.2
New commercial vehicles	94,707	97,506	7.6	7.8	138,132	150,791	12.0	12.3
Used commercial vehicles	59,457	56,634	4.7	4.6				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	201,464	211,863	16.0	17.0	205,803	242,601	17.9	19.9

TABLE 3. Motor Vehicle Instalment (paper purchased) by Sales Finance Companies, by Provinces, 1960

Province	Passenger cars					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	164,335	377,851	291,560	298,415	455,895	676,266
Atlantic Provinces	12,155	25,923	24,750	22,079	36,905	48,002
Quebec	44,265	103,033	72,067	71,429	116,332	174,462
Ontario	70,195	160,815	105,408	112,043	175,603	272,858
Manitoba	7,170	17,272	15,985	17,643	23,155	34,915
Saskatchewan	6,514	14,643	15,831	14,855	22,345	29,498
Alberta	13,171	30,771	30,849	31,040	44,020	61,811
British Columbia ¹	10,865	25,394	26,670	29,326	37,535	54,720
	Commercial vehicles					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	24,864	97,506	39,752	56,634	64,616	154,140
Atlantic Provinces	2,584	9,164	4,186	3,992	6,770	13,156
Quebec	6,550	25,848	8,975	12,305	15,525	38,153
Ontario	7,608	28,405	9,568	13,263	17,176	41,668
Manitoba	1,016	4,685	1,961	3,365	2,977	8,050
Saskatchewan	1,353	4,594	2,841	3,267	4,194	7,861
Alberta	3,716	15,304	6,941	11,087	10,657	26,391
British Columbia ¹	2,037	9,506	5,280	9,355	7,317	18,861

¹ Includes Yukon and Northwest Territories.

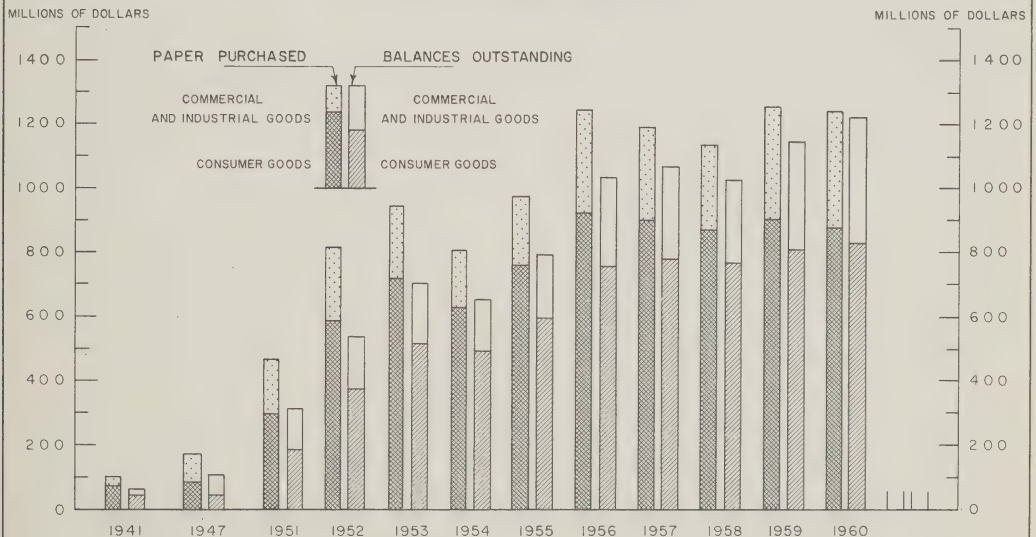
**Percentage Breakdown of Credit Outstanding
Between New and Used Motor Vehicles**
(for reporting panel only)

Commodity	Balances outstanding Dec. 31, 1960
	%
Passenger cars	100.0
New passenger cars	56.5
Used passenger cars	43.5
Commercial vehicles	100.0
New commercial vehicles	64.1
Used commercial vehicles	35.9

**Percentage Breakdown of Financing
of "Consumer Goods other than
Passenger Cars"**
(for reporting panel only)

Commodity	Paper purchased 1960
	%
Consumer goods other than passenger cars	100.0
Television and radio	16.5
Electrical and gas appliances	25.9
Furniture	14.8
Heating and plumbing equipment	3.3
Mobile homes	9.1
All other consumer goods	30.4

**ANNUAL FINANCING OF RETAIL INSTALMENT SALES
BY SALES FINANCE COMPANIES**





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PUBLICATIONS RELATING TO RETAIL TRADE

Catalogue number	Title	Price
(a) Weekly		
63-003	Department Store Sales by Regions	per year \$2.00
(b) Monthly		
61-004	Credit Statistics	per year 2.00
63-001	Chain Store Sales and Stocks	per year 1.00
63-002	Department Store Sales and Stocks	per year 1.00
63-004	Department Store Sales by Regions	per year 1.00
63-005	Retail Trade	per year 2.00
63-007	New Motor Vehicle Sales	per year 1.00
(d) Annual		
63-208	New Motor Vehicle Sales .....	.50
63-209	Retail Trade .....	.50
63-210	Retail Chain Stores .....	.50
63-211	Sales Financing .....	.25
63-213	Vending Machine Operators .....	.25
(e) Biennial		
63-401	Operating Results of Chain Clothing Stores .....	.50
63-402	Operating Results of Chain Drug Stores .....	.25
63-403	Operating Results of Chain Food Stores .....	.50
63-404	Operating Results of Chain Furniture Stores .....	.25
63-405	Operating Results of Chain Variety Stores .....	.25
63-406	Operating Results and Financial Structure of Independent Retail Clothing Stores .....	.75
63-407	Operating Results and Financial Structure of Independent Drug Stores .....	.50
63-408	Operating Results and Financial Structure of Independent Filling Stations and Garages .....	.50
63-409	Operating Results and Financial Structure of Independent Retail Food Stores .....	.50
63-410	Operating Results and Financial Structure of Independent Fuel Dealers .....	.50
63-411	Operating Results and Financial Structure of Independent General Stores .....	.50
63-412	Operating Results and Financial Structure of Independent Retail Hardware, Furniture, Appliance, Radio and Television Stores .....	.50
63-413	Operating Results and Financial Structure of Independent Jewellery Stores .....	.50
63-414	Operating Results and Financial Structure of Independent Restaurants .....	.50
(f) Occasional		
63-505	Retail Trade, 1930-51 .....	.25

Other occasional reports and 1951 Census reports on retail trade are shown in a complete list of publications of the Dominion Bureau of Statistics which is available on request from the Publications Distribution Unit, Financial Control Section; D.B.S., or from the Queen's Printer, Ottawa.

SALES FINANCING

1961

The data shown in this report is derived from an annual survey of all known companies engaged primarily in financing retail instalment sales. Firms whose main activity is extending cash loans are not included nor are acceptance companies who are subsidiaries of large retail merchandisers.

In 1961, sales financing by the above-mentioned companies suffered a decline for the second year in a row. During this year, the volume of paper purchased amounted to \$1,112,527,000, a decrease of 10.6 per cent from the 1960 volume of \$1,243,904,000. Balances outstanding at year-end on the books of sales finance companies also declined from \$1,221,811,000 in 1960 to \$1,150,914,000; a decrease of 5.8 per cent.

Consumer Goods

The financing of consumer goods continued to be the major source of paper purchased by sales finance companies. In 1961, the value of consumer goods paper purchased accounted for 69.1 per cent of total paper purchased, a decrease of 1.5 per cent from 1960. This decrease in ratio resulted from losses in the financing of new passenger cars (12.6 per cent); used passenger cars (16.1 per cent) and other consumer goods (7.0 per cent) as well as a smaller decrease in the financing of commercial and industrial goods (5.9 per cent) as compared to the financing of consumer goods (12.5 per cent).

Sales finance companies had \$755,791,000 outstanding on their books at the end of 1961 under the heading of consumer goods. This amount is the lowest volume registered since 1956, and represents a decrease of 8.8 per cent over 1960. The balances outstanding for all commodity classes declined; new and used passenger cars (9.0 per cent) and other consumer goods (8.1 per cent).

Commercial and Industrial Goods

The financing of commercial and industrial goods by sales finance companies declined by 5.9 per cent over the previous year. The \$344,412,000

value of paper purchased for commercial and industrial goods represented 30.9 per cent of the total paper purchased by these companies during 1961. As mentioned above the financing of all commercial and industrial goods declined from 1960. This decline, however, was less severe than in the consumer goods sector thus creating the shift in the ratio of financing of consumer goods to commercial and industrial goods.

Balances outstanding at the end of 1961 amounted to \$395,123,000, an increase of 0.4 per cent over the previous high of \$393,392,000. This increase can be attributed directly to the rise in balances outstanding in the other commercial goods sector (6.0 per cent).

As stated in previous reports, not all firms were able to provide a breakdown of balances outstanding between new and used vehicles and paper purchased for consumer goods other than passenger cars. The results from the panel of firms which were able to provide this information are shown in Text Tables on page 5.

Commodity	Per cent change 1961 / 1960	
	Paper purchased	Balances outstanding
Total, all commodities	-10.6	- 5.8
Consumer goods	- 12.5	- 8.8
New passenger cars	- 12.6	- 9.0
Used passenger cars	- 16.1	- 8.1
Other consumer goods	- 7.0	- 8.1
Commercial and industrial goods	- 5.9	+ 0.4
New commercial vehicles	- 11.0	- 8.5
Used commercial vehicles	- 17.0	- 8.5
Other commercial goods (in- cluding farm implements, tractors, factory and com- mercial equipment	- 0.6	+ 6.0

**TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947-61**

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914

¹ Including Newfoundland from 1949.

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1960 and 1961

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1960	1961	1960	1961	1960	1961	1960	1961
	\$'000		%		\$'000		%	
Total, all commodities	1, 243, 904	1, 112, 527	100.0	100.0	1, 221, 811	1, 150, 914	100.0	100.0
Consumer goods	877, 901	768, 115	70.6	69.1	828, 419	755, 791	67.8	65.7
New passenger cars	377, 851	330, 199	30.4	29.7				
Used passenger cars	298, 415	250, 366	24.0	22.5	624, 737	568, 636	51.1	49.4
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	201, 635	187, 550	16.2	16.9	203, 682	187, 155	16.7	16.3
Commercial and industrial goods	366, 003	344, 412	29.4	30.9	393, 392	395, 123	32.2	34.3
New commercial vehicles	97, 506	86, 760	7.8	7.8				
Used commercial vehicles	56, 834	47, 000	4.6	4.2	150, 791	138, 001	12.3	12.0
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	211, 863	210, 652	17.0	18.9	242, 601	257, 122	19.9	22.3

TABLE 3. Motor Vehicle Instalment (paper purchased) by Sales Finance Companies, by Provinces, 1961

Province	Passenger cars					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	141, 234	330, 199	248, 728	250, 366	389, 962	580, 563
Atlantic Provinces	11, 163	24, 794	20, 415	18, 946	31, 578	43, 740
Quebec	47, 217	111, 120	70, 885	69, 709	118, 102	180, 829
Ontario	54, 484	126, 858	85, 651	88, 404	140, 135	215, 262
Manitoba	5, 618	13, 659	12, 059	12, 617	17, 677	26, 276
Saskatchewan	4, 771	10, 994	12, 446	11, 205	17, 217	22, 199
Alberta	10, 076	23, 859	26, 321	26, 781	36, 397	50, 640
British Columbia ¹	7, 905	18, 915	20, 951	22, 704	28, 856	41, 619
	Commercial vehicles					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	22, 177	86, 760	32, 714	47, 000	54, 891	133, 760
Atlantic Provinces	2, 370	8, 120	3, 477	3, 643	5, 847	11, 763
Quebec	6, 862	31, 475	8, 191	12, 795	15, 053	44, 270
Ontario	6, 592	23, 773	7, 746	12, 052	14, 338	35, 825
Manitoba	677	2, 805	1, 352	2, 219	2, 029	5, 024
Saskatchewan	1, 012	3, 252	2, 184	2, 433	3, 196	5, 685
Alberta	2, 960	10, 504	5, 633	7, 671	8, 593	18, 175
British Columbia ¹	1, 704	6, 831	4, 131	6, 187	5, 835	13, 018

¹ Includes Yukon and Northwest Territories.

**Percentage Breakdown of Credit Outstanding
Between New and Used Motor Vehicles**

(for reporting panel only)

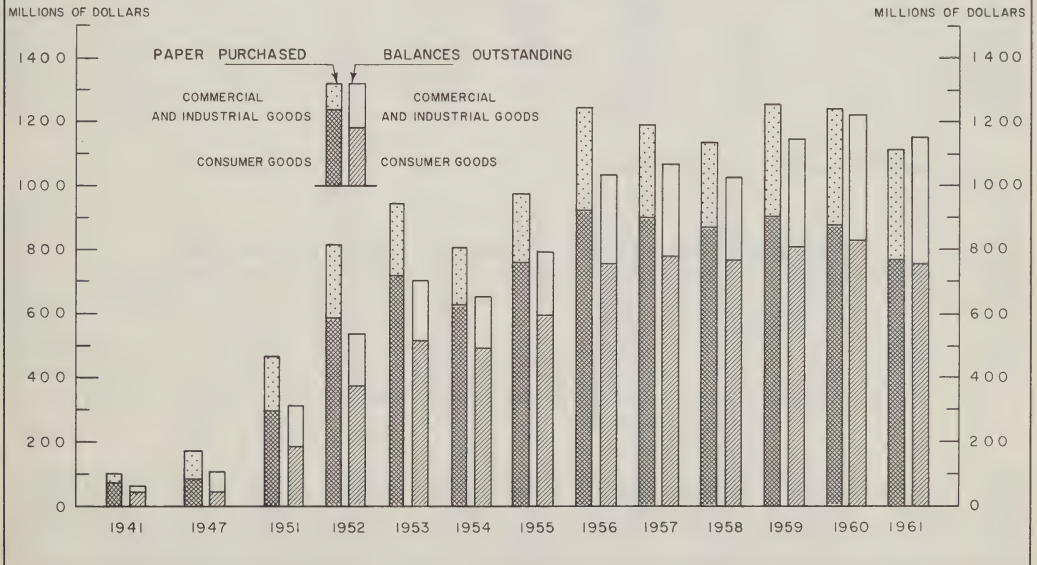
Commodity	Balances outstanding Dec. 31, 1961
	%
Passenger cars	100.0
New passenger cars	58.7
Used passenger cars	41.3
Commercial vehicles	100.0
New commercial vehicles	69.2
Used commercial vehicles	30.8

**Percentage Breakdown of Financing
of "Consumer Goods other than
Passenger Cars"**

(for reporting panel only)

Commodity	Paper purchased 1961
	%
Consumer goods other than passenger cars.....	100.0
Television and radio	14.9
Electrical and gas appliances	26.2
Furniture	13.4
Heating and plumbing equipment	2.7
Mobile homes.....	7.9
All other consumer goods	34.9

**ANNUAL FINANCING OF RETAIL INSTALMENT SALES
BY SALES FINANCE COMPANIES**



Financing of Motor Vehicle Sales

The data in the following tables relate to the financing of sales of new and used motor vehicles—passenger and commercial—by sales finance companies and acceptance corporations. No other institutions engaged in this field of activity are included in this report. The information represents a revised summary of the 12 monthly reports of motor vehicle financing published during 1961 in the report Credit Statistics Catalogue Number 61-004.

The downward trend in the financing of new and used vehicles by sales finance companies and acceptance corporations which commenced after reaching a record of 663,749 units financed during

1956 continued throughout 1961. The number and value of vehicles financed during 1961 decreased by 14.5 per cent and 14.0 per cent respectively. As shown in the following tables, the financing of both new and used passenger and commercial vehicles registered substantial decreases during 1961.

It is important to stress that the financing of motor vehicle sales is an activity of numerous lending institutions such as chartered banks, credit unions, etc. The financing shown in this report refers only to sales finance companies and therefore comparisons of such financing to the sales of total new and used motor vehicles in Canada are not shown.

TABLE 4. Percentage Change in Number of Vehicles Financed and Amount of Financing by Provinces 1961-1960

Province	Number				Amount			
	New vehicles		Used vehicles		New vehicles		Used vehicles	
	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial
Canada	- 14.1	- 10.8	- 14.7	- 17.7	- 12.6	- 11.0	- 16.1	- 17.0
Atlantic Provinces	- 8.2	- 8.3	- 17.5	- 16.9	- 4.4	- 11.4	- 14.2	- 8.7
Quebec	+ 6.7	+ 4.8	- 1.6	- 8.7	+ 7.8	+ 21.8	- 2.4	+ 4.0
Ontario	- 22.4	- 13.4	- 18.7	- 19.0	- 21.1	- 16.3	- 21.1	- 9.1
Manitoba	- 21.6	- 33.4	- 24.6	- 31.1	- 20.9	- 40.1	- 28.5	- 34.1
Saskatchewan	- 26.8	- 25.2	- 21.4	- 23.1	- 24.9	- 29.2	- 24.6	- 25.5
Alberta	- 23.5	- 20.3	- 14.7	- 18.8	- 22.5	- 31.4	- 13.7	- 30.8
British Columbia ¹	- 27.2	- 16.3	- 21.4	- 21.8	- 25.5	- 28.1	- 22.6	- 33.9

¹ Includes Yukon and Northwest Territories.

TABLE 5. Financing of Motor Vehicle Sales in Canada 1947-1961

Year	Total new and used vehicles		New vehicles				Used vehicles			
			Passenger		Commercial		Passenger		Commercial	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000

TABLE 6. Number of Motor Vehicles Financed by Provinces and by Months, 1961

	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia ¹
New passenger cars								
Annual totals	141,234	11,163	47,217	54,484	5,618	4,771	10,076	7,905
January	8,553	532	2,150	3,540	599	345	893	494
February	9,297	602	2,787	3,990	426	309	667	516
March	11,113	746	3,392	4,571	450	375	807	772
April	13,113	981	4,528	4,746	730	436	996	696
May	15,721	1,341	5,658	5,898	617	520	975	712
June	15,080	1,316	5,289	5,676	500	500	1,086	713
July	14,939	1,286	5,147	5,769	656	448	817	816
August	12,674	1,147	4,221	4,907	376	367	859	797
September	9,149	804	3,187	3,221	304	337	721	575
October	11,158	949	3,939	3,965	407	453	821	624
November	11,316	796	3,914	4,560	318	367	744	617
December	9,121	663	3,005	3,641	235	314	690	573
New commercial vehicles								
Annual totals	22,177	2,370	6,862	6,592	677	1,012	2,960	1,704
January	1,518	152	486	411	56	74	235	104
February	1,415	155	471	396	53	57	178	105
March	1,706	137	520	552	47	84	210	156
April	2,021	198	531	680	59	110	298	145
May	2,481	267	717	823	72	136	297	169
June	2,096	262	631	614	72	99	274	144
July	1,862	227	564	527	51	82	248	163
August	1,855	208	551	566	58	55	237	180
September	1,814	160	629	550	50	65	235	125
October	1,897	240	557	517	69	101	259	154
November	1,968	204	697	544	54	83	256	130
December	1,544	160	508	412	36	66	233	129
Used passenger cars								
Annual totals	248,728	20,415	70,885	85,651	12,059	12,446	26,321	20,951
January	15,835	1,061	3,514	5,943	1,232	791	1,843	1,451
February	18,013	1,201	5,108	6,491	915	829	1,892	1,577
March	21,576	1,513	6,055	7,584	1,029	1,092	2,491	1,812
April	24,300	1,837	7,496	7,968	1,158	1,217	2,599	2,025
May	27,945	2,378	8,734	9,200	1,336	1,434	2,681	2,182
June	26,470	2,336	7,852	8,971	1,252	1,281	2,658	2,120
July	24,704	2,264	7,278	8,583	1,091	1,160	2,400	1,928
August	23,993	2,136	6,760	8,507	1,029	1,062	2,360	2,139
September	18,298	1,679	4,953	6,057	833	980	2,115	1,681
October	17,514	1,615	4,837	5,729	855	979	2,045	1,454
November	16,849	1,338	4,689	5,020	785	916	1,825	1,406
December	13,231	1,057	3,609	4,698	574	705	1,412	1,176
Used commercial vehicles								
Annual totals	32,714	3,477	8,191	7,746	1,352	2,184	5,633	4,131
January	2,160	188	538	517	112	161	383	261
February	2,218	199	524	596	79	123	380	317
March	2,715	213	603	741	134	194	467	363
April	3,165	294	790	729	142	233	556	421
May	3,629	350	952	842	145	276	623	441
June	3,276	403	835	770	118	172	585	393
July	2,700	365	664	608	108	163	451	341
August	2,921	358	707	694	127	183	486	366
September	2,705	325	669	627	101	184	459	340
October	2,646	297	667	583	112	182	459	346
November	2,533	277	662	574	110	175	427	308
December	2,046	208	580	465	64	138	357	234

¹ Includes Yukon and Northwest Territories.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1961

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia ¹
thousands of dollars								
New passenger cars								
Annual totals	330,199	24,794	111,120	126,858	13,659	10,994	23,859	18,915
January	20,309	1,183	5,225	8,528	1,481	842	1,879	1,171
February	22,200	1,319	6,708	9,481	1,080	725	1,643	1,244
March	25,917	1,685	7,908	10,641	1,089	893	1,973	1,728
April	30,777	2,171	10,539	11,087	1,873	1,004	2,409	1,694
May	36,968	3,005	13,301	13,871	1,475	1,204	2,366	1,746
June	35,493	2,947	12,393	13,384	1,215	1,155	2,691	1,708
July	34,296	2,843	11,816	13,080	1,608	1,005	1,951	1,993
August	28,619	2,522	9,684	10,804	894	834	1,976	1,905
September	20,291	1,772	7,219	6,972	701	745	1,621	1,261
October	26,280	2,086	9,488	9,239	934	1,077	1,928	1,528
November	26,878	1,752	9,439	10,860	773	797	1,735	1,522
December	22,171	1,509	7,400	8,911	536	713	1,687	1,415
New commercial vehicles								
Annual totals	86,760	8,120	31,475	23,773	2,805	3,252	10,504	6,831
January	6,055	528	2,079	1,546	226	235	979	462
February	5,227	494	2,085	1,254	207	170	597	420
March	6,018	433	2,134	1,862	180	249	686	474
April	7,659	636	1,999	3,030	254	352	905	483
May	9,623	1,047	2,855	2,465	574	444	1,321	917
June	8,359	992	2,532	2,410	268	427	1,047	683
July	7,547	825	2,657	1,932	212	278	959	784
August	7,902	700	3,123	2,211	243	205	716	704
September	7,767	590	3,481	2,078	138	185	843	452
October	6,868	749	2,515	1,879	186	274	758	507
November	7,535	635	3,353	1,764	182	243	918	435
December	6,200	491	2,762	1,342	135	185	775	510
Used passenger cars								
Annual totals	250,366	18,946	69,709	88,404	12,617	11,205	26,781	22,704
January	16,556	1,018	3,599	6,392	1,369	754	1,803	1,621
February	18,750	1,132	5,266	6,929	965	793	1,889	1,776
March	22,019	1,415	6,135	7,938	1,091	1,001	2,535	1,904
April	24,662	1,686	7,404	8,395	1,195	1,083	2,679	2,220
May	28,000	2,266	8,427	9,476	1,435	1,316	2,696	2,384
June	26,683	2,200	7,606	9,257	1,329	1,155	2,828	2,308
July	24,492	2,169	6,941	8,638	1,137	1,010	2,430	2,167
August	23,324	1,925	6,463	8,443	976	912	2,369	2,236
September	17,801	1,511	4,731	5,920	848	865	2,162	1,764
October	17,190	1,434	4,691	5,776	914	852	2,005	1,518
November	17,036	1,205	4,743	6,146	745	821	1,865	1,511
December	13,853	985	3,703	5,094	613	643	1,520	1,295
Used commercial vehicles								
Annual totals	47,000	3,643	12,795	12,052	2,219	2,433	7,671	6,187
January	3,373	188	822	770	229	197	691	476
February	3,106	199	785	869	172	129	431	521
March	3,871	258	895	1,217	205	230	631	435
April	4,556	320	1,248	1,103	207	247	724	707
May	5,131	344	1,249	1,315	237	272	1,044	670
June	4,497	401	1,256	1,138	165	205	769	563
July	3,756	416	1,013	992	191	203	514	427
August	4,035	330	1,074	1,106	249	193	594	489
September	3,881	365	1,071	1,067	117	213	567	491
October	3,781	302	1,103	911	158	206	592	509
November	3,676	283	1,118	857	175	167	597	479
December	3,337	237	1,161	707	114	171	517	430

¹ Includes Yukon and Northwest Territories.

CATALOGUE No.

63-211

ANNUAL



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11/

SALES FINANCING
1962



Published by Authority of
The Minister of Trade and Commerce

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Price: 25 cents

PUBLICATIONS RELATING TO RETAIL TRADE

Catalogue number	Title	Price
(a) Weekly		
63-003	Department Store Sales by Regions	per year \$2.00
(b) Monthly		
61-004	Credit Statistics.....	per year 2.00
63-001	Chain Store Sales and Stocks.....	per year 1.00
63-002	Department Store Sales and Stocks	per year 1.00
63-004	Department Store Sales by Regions.....	per year 1.00
63-005	Retail Trade	per year 2.00
63-007	New Motor Vehicle Sales	per year 1.00
(d) Annual		
63-208	New Motor Vehicle Sales .....	.50
63-209	Retail Trade .....	.50
63-210	Retail Chain Stores .....	.50
63-211	Sales Financing .....	.25
63-213	Vending Machine Operators .....	.25
(e) Biennial		
63-401	Operating Results of Chain Clothing Stores .....	.50
63-402	Operating Results of Chain Drug Stores.....	.25
63-403	Operating Results of Chain Food Stores .....	.50
63-404	Operating Results of Chain Furniture Stores.....	.25
63-405	Operating Results of Chain Variety Stores .....	.25
63-406	Operating Results and Financial Structure of Independent Retail Clothing Stores .....	.75
63-407	Operating Results and Financial Structure of Independent Drug Stores .....	.50
63-408	Operating Results and Financial Structure of Independent Filling Stations and Garages .....	.50
63-409	Operating Results and Financial Structure of Independent Retail Food Stores .....	.50
63-410	Operating Results and Financial Structure of Independent Fuel Dealers .....	.50
63-411	Operating Results and Financial Structure of Independent General Stores.....	.50
63-412	Operating Results and Financial Structure of Independent Retail Hardware, Furniture, Appliance, Radio and Television Stores .....	.50
63-413	Operating Results and Financial Structure of Independent Jewellery Stores .....	.50
63-414	Operating Results and Financial Structure of Independent Restaurants .....	.50
(f) Occasional		
63-505	Retail Trade, 1930-51 .....	.25

Other occasional reports and 1951 Census reports on retail trade are shown in a complete list of publications of the Dominion Bureau of Statistics which is available on request from the Publications Distribution Unit, Financial Control Section; D.B.S., or from the Queen's Printer, Ottawa.

SALES FINANCING

1962

The data shown in this report are derived from an annual survey of all known companies engaged primarily in financing retail instalment sales. Firms whose main activity is extending cash loans are not included nor are acceptance companies who are subsidiaries of large retail merchandisers.

Sales financing in 1962 reached a volume of \$1,229,555,000, surpassing 1961 by some \$117,000,000. Although 10.5 per cent higher than in 1961, sales financing fell short of the peak reached in 1959 by 2.3 per cent or \$28,648,000. Consumer goods and commercial and industrial goods respectively representing 69.1 per cent and 30.9 per cent of the total volume of sales financed, both reflected this overall trend with increases of 10.8 per cent and 9.9 per cent respectively. Year-end book value of balances outstanding at \$1,240,915,000 was 7.8 per cent higher than at the end of 1961. With 64.6 per cent of the total balances outstanding, consumer goods increased 6.0 per cent while commercial and industrial goods with 35.4 per cent of the total had an 11.3 per cent increase.

All commodities showed an increase over 1961 for both paper purchased and balances outstanding. In the consumer goods sector of paper purchased, new passenger cars had an increase of 15.3 per cent, used passenger cars 5.8 per cent and other consumer goods 9.5 per cent while the balances outstanding rose 7.1 per cent for new and used passenger cars combined and 2.7 per cent for other consumer goods; in the commercial and industrial goods sector, paper

purchased on new commercial vehicles rose 8.9 per cent, used commercial vehicles 3.8 per cent (balances outstanding for new and used combined rose by 9.7 per cent) and other commercial and industrial goods 11.7 per cent (12.2 per cent for balances outstanding).

As stated in previous reports, not all firms were able to provide a breakdown of balances outstanding between new and used vehicles and paper purchased for consumer goods other than passenger cars. The results from the panel of firms which were able to provide this information are shown in Text Tables on page 5.

Commodity	Per cent change 1962 / 1961	
	Paper purchased	Balances outstanding
Total, all commodities	+ 10.5	+ 7.8
Consumer goods	+ 10.8	+ 6.0
New passenger cars	+ 15.3	+ 7.1
Used passenger cars	+ 5.8	
Other consumer goods	+ 9.5	+ 2.7
Commercial and industrial goods	+ 9.9	+ 11.3
New commercial vehicles	+ 8.9	+ 9.7
Used commercial vehicles	+ 3.8	
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	+ 11.7	+ 12.2

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947 - 62

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915

¹ Including Newfoundland from 1949.

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1961 and 1962

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1961	1962	1961	1962	1961	1962	1961	1962
	\$'000		%		\$'000		%	
Total, all commodities	1, 112, 527	1, 229, 555	100.0	100.0	1, 150, 914	1, 240, 915	100.0	100.0
Consumer goods	768, 115	851, 120	69.1	69.2	755, 791	801, 015	65.7	64.6
New passenger cars	330, 199	380, 879	29.7	31.0	568, 636	608, 882	49.4	49.1
Used passenger cars	250, 366	264, 924	22.5	21.5				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	187, 550	205, 317	16.9	16.7	187, 155	192, 133	16.3	15.5
Commercial and industrial goods	344, 412	378, 435	30.9	30.8	395, 123	439, 900	34.3	35.4
New commercial vehicles	86, 760	94, 454	7.8	7.7	138, 001	151, 368	12.0	12.2
Used commercial vehicles	47, 000	48, 771	4.2	4.0				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	210, 652	235, 210	18.9	19.1	257, 122	288, 532	22.3	23.2

TABLE 3. Motor Vehicle Instalment (paper purchased) by Sales Finance Companies, by Provinces, 1962

Province	Passenger cars					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	154, 561	380, 879	248, 186	264, 924	402, 747	645, 803
Atlantic Provinces	11, 076	25, 676	20, 216	19, 595	31, 292	45, 271
Quebec	54, 217	134, 225	74, 576	77, 350	128, 793	211, 575
Ontario	58, 179	143, 494	80, 788	91, 452	138, 967	234, 946
Manitoba	4, 465	10, 897	10, 721	11, 246	15, 186	22, 143
Saskatchewan	4, 828	11, 398	12, 218	11, 108	17, 046	22, 506
Alberta	12, 135	30, 358	26, 876	28, 992	39, 011	59, 350
British Columbia ¹	9, 661	24, 831	22, 791	25, 181	32, 452	50, 012
	Commercial vehicles					
	New		Used		Total	
	Units	Amount	Units	Amount	Units	Amount
		\$'000		\$'000		\$'000
Canada	23, 762	94, 454	31, 392	48, 771	55, 154	143, 225
Atlantic Provinces	2, 405	8, 482	3, 373	4, 009	5, 778	12, 491
Quebec	7, 392	34, 505	7, 832	13, 132	15, 224	47, 637
Ontario	6, 485	25, 225	6, 844	12, 112	13, 329	37, 337
Manitoba	728	2, 675	1, 291	2, 135	2, 019	4, 810
Saskatchewan	1, 313	3, 972	2, 312	2, 668	3, 625	6, 640
Alberta	3, 385	11, 655	5, 634	8, 414	9, 019	20, 069
British Columbia ¹	2, 054	7, 940	4, 106	6, 301	6, 160	14, 241

¹ Includes Yukon and Northwest Territories.

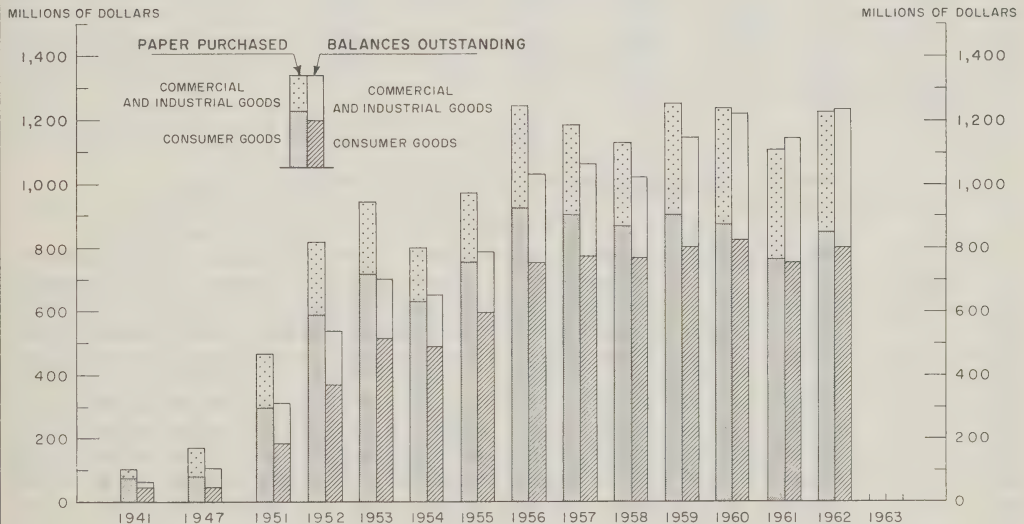
**Percentage Breakdown of Credit Outstanding
Between New and Used Motor Vehicles**
(for reporting panel only)

Commodity	Balances outstanding Dec. 31, 1962
	%
Passenger cars	100.0
New passenger cars	59.6
Used passenger cars	40.4
Commercial vehicles	100.0
New commercial vehicles	67.5
Used commercial vehicles.....	32.5

**Percentage Breakdown of Financing
of "Consumer Goods other than
Passenger Cars"**
(for reporting panel only)

Commodity	Paper purchased 1962
	%
Consumer goods other than passenger cars	100.0
Television and radio	14.5
Electrical and gas appliances.....	23.2
Furniture	16.3
Heating and plumbing equipment.....	3.4
Mobile homes	6.7
All other consumer goods.....	35.9

**ANNUAL FINANCING OF RETAIL INSTALMENT SALES
BY SALES FINANCE COMPANIES**



Financing of Motor Vehicle Sales

The data in the following tables relate to the financing of sales of new and used motor vehicles—passenger and commercial—by sales finance and acceptance companies. No other institutions engaged

in this field of activity are included. The information represents a revised summary of the twelve monthly reports of motor vehicle financing published during 1962 in the report "Credit Statistics", Catalogue No. 61-004.

TABLE 4. Percentage Change in Number of Vehicles Financed and Amount of Financing by Provinces 1962-1961

Province	Number				Amount			
	New vehicles		Used vehicles		New vehicles		Used vehicles	
	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial
Canada	+ 9.4	+ 7.1	- 0.2	- 4.0	+ 15.3	+ 8.9	+ 5.8	+ 3.8
Atlantic Provinces	- 0.8	+ 1.5	- 1.0	- 3.0	+ 3.6	+ 4.5	+ 3.4	+ 10.0
Quebec	+ 14.8	+ 7.7	+ 5.2	- 4.4	+ 20.8	+ 9.6	+ 11.0	+ 2.6
Ontario	+ 6.8	- 1.6	- 5.7	- 11.6	+ 13.1	+ 6.1	+ 3.4	+ 0.5
Manitoba	- 20.5	+ 7.5	- 11.1	- 4.5	- 20.2	- 4.6	- 10.9	- 3.8
Saskatchewan	+ 1.2	+ 29.7	- 1.8	+ 5.9	+ 3.7	+ 22.1	- 0.9	+ 9.7
Alberta	+ 20.4	+ 14.4	+ 2.1	²	+ 27.2	+ 11.0	+ 8.3	+ 9.3
British Columbia ¹	+ 22.2	+ 20.5	+ 8.8	- 0.6	+ 31.3	+ 16.2	+ 10.9	+ 1.8

¹ Includes Yukon and Northwest Territories.

² No change.

TABLE 5. Financing of Motor Vehicle Sales in Canada 1947-1962

Year	Total new and used vehicles		New vehicles				Used vehicles			
			Passenger		Commercial		Passenger		Commercial	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771

TABLE 6. Number of Motor Vehicles Financed by Provinces and by Months, 1962

	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia ¹
New passenger cars								
Annual totals.....	154,561	11,076	54,217	58,179	4,465	4,828	12,135	9,661
January	9,237	660	3,014	3,640	284	296	756	587
February	9,768	611	3,380	3,817	278	244	826	612
March	13,076	821	4,527	5,229	362	308	1,084	745
April	15,592	1,133	5,754	5,669	414	414	1,304	904
May	17,404	1,305	6,423	6,370	512	475	1,303	1,015
June	15,708	1,215	5,762	5,862	409	445	1,107	908
July	15,723	1,203	5,848	5,620	454	434	1,169	995
August	12,604	1,071	4,259	4,587	359	369	1,018	941
September	9,261	812	3,116	3,252	265	330	763	723
October	12,555	865	4,225	4,748	425	549	979	765
November	12,441	779	4,098	4,950	383	518	996	717
December	11,191	601	3,811	4,435	320	446	830	748
New commercial vehicles								
Annual totals.....	23,762	2,405	7,392	6,485	728	1,313	3,385	2,054
January	1,488	148	492	391	47	59	220	131
February	1,575	149	563	424	38	62	199	140
March	1,826	163	592	568	50	79	247	127
April	2,200	213	612	766	63	96	282	158
May	2,346	254	635	478	59	305	429	186
June	2,250	235	646	575	60	107	320	206
July	2,095	229	679	571	55	96	271	185
August	2,085	223	629	576	65	102	300	188
September	1,954	230	676	487	71	103	234	153
October	1,930	189	608	494	71	110	295	163
November	2,105	209	680	508	74	107	318	209
December	1,907	162	580	545	65	87	270	198
Used passenger cars								
Annual totals.....	248,186	20,216	74,576	80,788	10,721	12,218	26,876	22,791
January	14,883	1,170	3,946	5,180	597	731	1,793	1,466
February	16,203	1,117	4,630	5,473	685	712	1,890	1,696
March	21,594	1,563	6,754	7,251	963	894	2,324	1,845
April	25,147	2,017	7,862	7,923	1,164	1,165	2,852	2,164
May	27,229	2,194	8,927	8,656	1,189	1,270	2,762	2,231
June	25,473	2,277	7,910	8,293	998	1,254	2,608	2,133
July	25,507	2,054	7,796	8,349	1,153	1,241	2,480	2,434
August	23,405	2,078	6,820	7,626	947	1,072	2,533	2,329
September	18,092	1,703	5,311	5,826	750	859	1,853	1,790
October	18,500	1,473	5,245	5,930	894	1,145	2,104	1,709
November	17,284	1,412	4,902	5,615	752	1,023	2,051	1,529
December	14,869	1,158	4,473	4,666	629	852	1,626	1,455
Used commercial vehicles								
Annual totals.....	31,392	3,373	7,832	6,844	1,291	2,312	5,634	4,106
January	1,968	219	475	439	64	122	377	272
February	2,061	205	485	459	94	115	383	320
March	2,540	234	623	601	101	155	492	334
April	3,020	318	699	650	137	227	604	385
May	3,191	352	792	631	118	336	526	436
June	2,821	315	669	665	96	192	503	378
July	2,793	317	724	657	108	175	438	376
August	2,960	312	730	645	128	241	551	353
September	2,691	283	696	549	120	219	466	358
October	2,586	298	681	540	115	192	439	321
November	2,531	280	664	507	110	179	493	298
December	2,230	240	594	500	98	161	362	275

¹ Includes Yukon and Northwest Territories.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1962

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia ¹
thousands of dollars								
New passenger cars								
Annual totals	380,879	25,676	134,225	143,494	10,897	11,398	30,358	24,831
January	22,668	1,486	7,475	8,940	685	745	1,864	1,473
February	23,848	1,421	8,209	9,410	686	553	2,045	1,524
March	31,805	1,864	11,013	12,692	878	703	2,767	1,888
April	37,974	2,532	13,894	13,899	995	959	3,314	2,281
May	42,349	2,983	15,485	15,663	1,275	1,104	3,206	2,633
June	38,989	2,876	14,222	14,566	1,000	1,086	2,807	2,432
July	38,578	2,787	14,351	13,794	1,068	1,040	2,939	2,599
August	31,361	2,457	10,616	11,479	916	863	2,610	2,420
September	22,351	1,878	7,710	7,705	629	767	1,856	1,806
October	31,306	2,074	10,839	11,657	1,058	1,271	2,481	1,928
November	31,232	1,857	10,506	12,380	926	1,235	2,449	1,879
December	28,418	1,461	9,905	11,209	781	1,072	2,020	1,970
New commercial vehicles								
Annual totals	94,454	8,482	34,505	25,225	2,675	3,972	11,655	7,940
January	5,825	489	2,360	1,394	165	182	793	442
February	5,963	662	2,293	1,553	162	170	631	492
March	6,571	513	2,354	1,958	149	221	854	522
April	8,776	755	2,483	3,552	244	247	1,012	483
May	8,967	966	2,688	1,961	165	963	1,600	624
June	9,286	882	2,878	2,870	240	403	1,058	955
July	8,545	804	3,347	2,129	241	316	880	828
August	8,689	738	3,406	2,233	306	324	1,008	674
September	9,240	836	4,311	2,072	241	320	818	642
October	7,542	624	2,979	1,696	317	336	1,034	556
November	7,937	691	2,881	1,838	243	275	1,058	951
December	7,113	522	2,525	1,969	202	215	909	771
Used passenger cars								
Annual totals	264,924	19,595	77,350	91,452	11,246	11,108	28,992	25,181
January	16,433	1,171	4,246	6,008	681	681	1,965	1,681
February	17,846	1,107	4,981	6,312	781	679	2,062	1,924
March	23,521	1,519	7,096	8,202	1,085	823	2,667	2,127
April	26,795	1,900	8,050	8,977	1,242	1,034	3,194	2,398
May	28,980	2,104	8,999	9,907	1,253	1,182	3,057	2,478
June	26,866	2,150	8,293	9,159	1,048	1,079	2,743	2,394
July	26,881	2,030	8,031	9,298	1,178	1,101	2,625	2,618
August	24,672	2,039	6,832	8,659	977	943	2,710	2,512
September	18,661	1,584	5,212	6,476	742	777	1,931	1,939
October	19,416	1,421	5,472	6,617	854	1,053	2,133	1,866
November	18,578	1,398	5,225	6,415	749	962	2,152	1,677
December	16,275	1,172	4,911	5,422	656	794	1,753	1,567
Used commercial vehicles								
Annual totals	48,771	4,009	13,132	12,112	2,135	2,668	8,414	6,301
January	3,106	246	753	902	99	149	534	423
February	3,136	259	820	873	110	108	573	505
March	3,662	281	911	988	147	175	665	495
April	4,373	361	1,071	1,060	234	264	787	596
May	4,996	460	1,361	1,138	200	397	781	659
June	4,411	359	1,060	1,106	187	246	858	595
July	4,442	342	1,304	1,031	228	203	706	628
August	4,522	344	1,221	1,190	250	269	756	492
September	4,212	319	1,217	987	161	245	778	505
October	4,065	394	1,121	1,006	170	219	651	504
November	3,901	315	1,266	738	140	188	761	493
December	3,885	329	1,027	1,145	209	205	564	406

¹ Includes Yukon and Northwest Territories.

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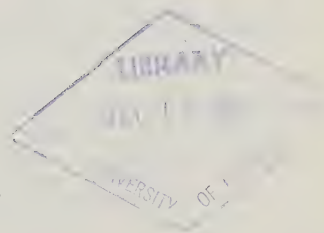
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SALES FINANCING

1963

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PUBLICATIONS RELATING TO RETAIL TRADE

Catalogue number	Title	Price
(a) Weekly		
63-003	Department Store Sales by Regions	per year \$2.00
(b) Monthly		
61-004	Credit Statistics.....	per year 2.00
63-001	Chain Store Sales and Stocks.....	per year 1.00
63-002	Department Store Sales and Stocks	per year 1.00
63-004	Department Store Sales by Regions.....	per year 1.00
63-005	Retail Trade	per year 2.00
63-007	New Motor Vehicle Sales	per year 1.00
(c) Annual		
63-208	New Motor Vehicle Sales50
63-209	Retail Trade50
63-210	Retail Chain Stores50
63-211	Sales Financing25
63-213	Vending Machine Operators25
(d) Biennial		
63-401	Operating Results of Chain Clothing Stores50
63-402	Operating Results of Chain Drug Stores.....	.25
63-403	Operating Results of Chain Food Stores50
63-404	Operating Results of Chain Furniture Stores.....	.25
63-405	Operating Results of Chain Variety Stores25
63-406	Operating Results and Financial Structure of Independent Retail Clothing Stores75
63-407	Operating Results and Financial Structure of Independent Drug Stores50
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63-411	Operating Results and Financial Structure of Independent General Stores.....	.50
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63-505	Retail Trade, 1930-5125

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SALES FINANCING

1963

This annual survey on sales financing covers all known firms whose principal activity is that of financing instalment sales. Firms engaged in extending cash loans as their main activity and acceptance company which are subsidiaries of large retail merchandisers are not included.

Sales financing in 1963 set an all time record in both the amount of paper purchased and in accounts outstanding at year end. Total paper purchased, at \$1,345,109,000, exceeded 1962 by 9.4 per cent and the former record year 1956 by 7.8 per cent. Paper purchased on the sale of consumer goods was 8.7 per cent higher than 1962 and bettered the former record set in 1956 by a fraction of one per cent; commercial goods were 11.1 per cent above the previous high of 1962. In both fields, the greatest advances were made in new motor vehicles which showed gains of 16.1 per cent in passenger cars over 1962 and 14.5 per cent in commercial vehicles. Other consumer goods experienced the only decrease in amount of financing with a 5 per cent drop from the previous year.

Outstanding balances on the books of sales finance companies were higher in percentage change over the previous year than was the amount of paper purchased. The record total of \$1,393,354,000 outstanding was 12.3 per cent above the previous high total recorded at the end of 1962. Balances owing on commercial goods exceeded the previous year by 18.1 per cent, while the consumer goods area increased by 91.1 per cent; the increase in outstand-

ings of other commercial goods dominated the commercial goods sector while motor vehicle outstanding balances contributed to the increase in the consumer goods area.

As stated in previous reports, not all firms were able to provide a breakdown of balances outstanding between new and used vehicles and paper purchased for consumer goods other than passenger cars. The results from the panel of firms which were able to provide this information are shown in Text Tables on page 5.

Commodity	Per cent change 1963/1962	
	Paper purchased	Balances outstanding
Total, all commodities	+ 9.4	+ 12.3
Consumer goods	+ 8.7	+ 9.1
New passenger cars	+ 16.1	} + 12.8
Used passenger cars	+ 8.7	
Other consumer goods	- 5.1	- 2.8
Commercial and industrial goods	+ 11.1	+ 18.1
New commercial vehicles	+ 14.5	} + 12.4
Used commercial vehicles	+ 4.1	
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	+ 11.1	+ 21.1

**TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947-63**

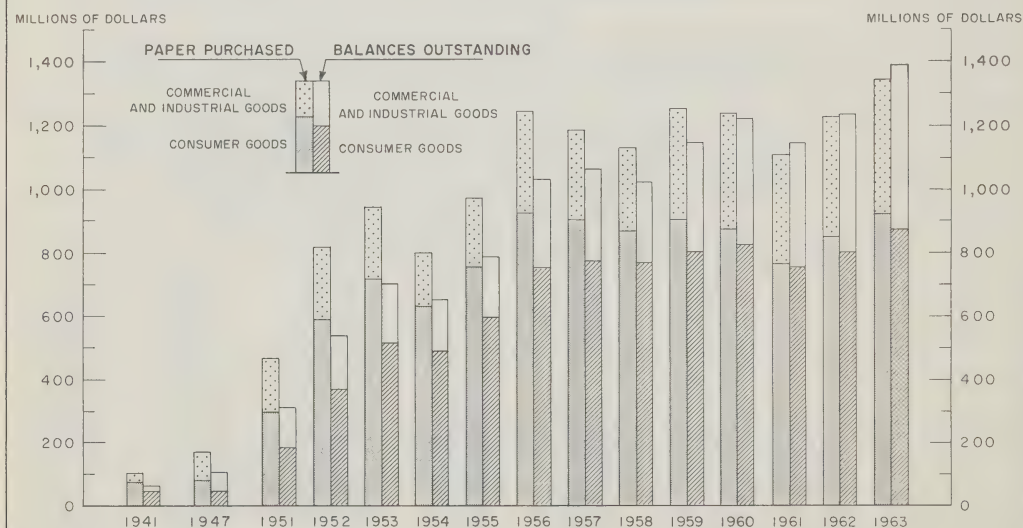
Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 ¹	190,574	94,156	284,730	115,977	68,086	184,063
1950	335,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354

¹ Including Newfoundland from 1949.

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1962 and 1963

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1962	1963	1962	1963	1962	1963	1962	1963
	\$'000		%		\$'000		%	
Total, all commodities	1,229,555	1,345,109	100.0	100.0	1,240,915	1,393,354	100.0	100.0
Consumer goods	851,120	924,813	69.2	68.8	801,015	873,799	64.6	62.7
New passenger cars	380,879	442,186	31.0	32.9	608,882	687,109	49.1	49.3
Used passenger cars	264,924	287,875	21.5	21.4				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	205,317	194,752	16.7	14.5	192,133	186,690	15.5	13.4
Commercial and industrial goods	378,435	420,296	30.8	31.2	439,900	519,555	35.4	37.3
New commercial vehicles	94,454	108,152	7.7	8.0	151,368	170,188	12.2	12.2
Used commercial vehicles	48,771	50,750	4.0	3.8				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	235,210	261,394	19.1	19.4	288,532	349,367	23.2	25.1

ANNUAL FINANCING OF RETAIL INSTALMENT SALES BY SALES FINANCE COMPANIES



**Percentage Breakdown of Credit Outstanding
Between New and Used Motor Vehicles**
(for reporting panel only)

Commodity	Balances outstanding Dec. 31, 1963
	\$
Passenger cars	100.0
New passenger cars	61.0
Used passenger cars	39.0
Commercial vehicles	100.0
New commercial vehicles	68.0
Used commercial vehicles	32.0

**Percentage Breakdown of Financing
of "Consumer Goods other than
Passenger Cars"**
(for reporting panel only)

Commodity	Paper purchased 1963
	%
Consumer goods other than passenger cars	100.0
Television and radio	16.9
Electrical and gas appliances	18.5
Furniture	18.1
Heating and plumbing equipment	3.8
Mobile homes	8.9
All other consumer goods	33.8

Financing of Motor Vehicle Sales

The data in the following tables relate to the financing of sales of new and used motor vehicles—passenger and commercial—by sales finance and acceptance companies. No other institutions

engaged in this field of activity are included. The information represents a revised summary of the twelve monthly reports of motor vehicle financing published during 1963 in the report "Credit Statistics", Catalogue No. 61-004.

TABLE 3. Financing of Motor Vehicle Sales in Canada, 1947-63

Year	Total new and used vehicles		New vehicles				Used vehicles			
			Passenger		Commercial		Passenger		Commercial	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	28,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771
1963	473,404	888,963	168,161	442,186	27,143	108,152	247,449	287,875	30,651	50,750

**TABLE 4. Financing of Motor Vehicles Sales, by Sales Finance Companies,
by Provinces, 1963**

Province	Passenger cars					
	New		Used		Total	
	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000
Canada	168,161	442,186	247,449	287,875	415,610	730,061
Atlantic Provinces	11,137	27,806	18,853	19,595	29,990	47,401
Quebec	58,218	154,241	77,553	90,310	135,771	244,551
Ontario	61,693	160,028	79,116	98,213	140,809	258,241
Manitoba	5,399	13,933	10,803	11,477	16,202	25,410
Saskatchewan	6,298	16,175	12,948	12,682	19,246	28,857
Alberta	13,021	34,741	25,219	27,888	38,240	62,629
British Columbia ¹	12,395	35,262	22,957	27,710	35,352	62,972
	Commercial vehicles					
	New		Used		Total	
	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000
Canada	27,143	108,152	30,651	50,750	57,794	158,902
Atlantic Provinces	2,638	9,786	3,143	4,190	5,781	13,976
Quebec	7,604	35,424	7,396	13,584	15,000	49,008
Ontario	7,751	30,284	6,704	12,000	14,455	42,284
Manitoba	951	3,783	1,245	2,147	2,196	5,930
Saskatchewan	1,601	5,079	2,411	3,265	4,012	8,344
Alberta	4,112	14,315	6,006	9,518	10,118	23,833
British Columbia ¹	2,486	9,481	3,746	6,046	6,232	15,527

¹ Includes Yukon and Northwest Territories.

**TABLE 5. Percentage Change in Number of Vehicles Financed and Amount of Financing,
by Provinces, 1963/62**

Province	Number				Amount			
	New vehicles		Used vehicles		New vehicles		Used vehicles	
	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial
Canada	+ 8.8	+ 14.2	- 0.3	- 2.4	+ 16.1	+ 14.5	+ 8.7	+ 4.1
Atlantic Provinces	+ 0.6	+ 9.7	- 6.7	- 6.8	+ 8.3	+ 15.4	²	+ 4.5
Quebec	+ 7.4	+ 2.9	+ 4.0	- 5.6	+ 14.9	+ 2.7	+ 16.8	+ 3.4
Ontario	+ 6.0	+ 19.5	- 2.1	- 2.0	+ 11.5	+ 20.1	+ 7.4	- 0.9
Manitoba	+ 20.9	+ 30.6	+ 0.8	- 3.6	+ 27.9	+ 41.4	+ 2.1	+ 0.6
Saskatchewan	+ 30.4	+ 21.9	+ 6.0	+ 4.3	+ 41.9	+ 27.9	+ 14.2	+ 22.4
Alberta	+ 7.3	+ 21.5	- 6.2	+ 6.6	+ 14.4	+ 22.8	- 3.8	+ 13.1
British Columbia ¹	+ 28.3	+ 21.0	+ 0.7	- 8.8	+ 42.0	+ 19.4	+ 10.0	- 4.0

¹ Includes Yukon and Northwest Territories.

² No change.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1963

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia ¹
New passenger cars								
Annual totals	168,161	11,137	58,218	61,693	5,399	6,298	13,021	12,395
January	10,889	645	3,571	4,310	312	360	847	844
February	10,896	585	3,270	4,361	437	320	890	833
March	13,083	777	4,249	5,148	423	406	1,065	1,015
April	17,609	1,223	6,440	6,319	638	535	1,344	1,110
May	18,596	1,351	6,445	6,994	555	548	1,408	1,295
June	17,151	1,221	6,126	6,184	445	604	1,301	1,270
July	16,870	1,157	5,767	6,076	506	688	1,236	1,440
August	12,319	970	4,192	4,021	444	494	1,055	1,143
September	9,991	853	3,245	3,508	324	487	798	776
October	14,860	925	5,700	4,951	504	704	1,083	993
November	13,271	743	4,686	4,930	454	597	1,000	861
December	12,826	687	4,527	4,891	357	555	994	815
New commercial vehicles								
Annual totals	27,143	2,638	7,604	7,751	951	1,601	4,112	2,486
January	1,854	164	576	534	61	86	271	162
February	1,797	151	533	514	49	58	318	174
March	2,032	185	576	637	68	95	296	175
April	2,478	232	717	742	83	141	371	192
May	2,849	262	756	946	81	140	423	241
June	2,571	329	649	742	90	139	376	246
July	2,510	286	619	717	86	161	372	269
August	2,229	213	642	533	94	164	350	233
September	1,964	188	579	518	80	149	290	160
October	2,508	231	680	692	104	158	397	246
November	2,157	182	651	578	79	154	319	194
December	2,194	215	626	598	76	156	329	194
Used passenger cars								
Annual totals	247,449	18,853	77,553	79,116	10,803	12,948	25,219	22,957
January	15,961	1,126	4,457	5,772	612	741	1,585	1,668
February	16,310	1,035	4,456	5,564	1,004	757	1,799	1,695
March	20,610	1,328	6,248	6,857	905	1,025	2,208	2,039
April	26,222	1,864	8,732	8,123	1,186	1,347	2,762	2,208
May	26,464	2,138	8,721	8,423	1,058	1,217	2,598	2,309
June	25,213	2,082	8,129	8,124	1,047	1,206	2,450	2,175
July	26,036	2,021	8,368	8,440	988	1,324	2,432	2,463
August	21,679	1,865	6,729	6,746	923	1,007	2,252	2,157
September	17,846	1,643	5,460	5,303	786	1,074	1,857	1,723
October	19,595	1,460	6,352	5,793	897	1,250	2,033	1,810
November	16,601	1,236	5,273	5,187	775	1,055	1,705	1,366
December	14,912	1,055	4,628	4,784	618	945	1,538	1,344
Used commercial vehicles								
Annual totals	30,651	3,143	7,396	6,704	1,245	2,411	6,006	3,746
January	2,102	221	492	487	68	120	422	292
February	2,130	187	469	494	73	139	437	331
March	2,396	185	563	545	82	191	520	310
April	3,065	299	730	686	118	244	624	364
May	3,131	322	805	752	91	221	593	347
June	2,787	321	664	632	96	217	512	345
July	2,692	343	608	574	105	222	510	330
August	2,751	306	586	612	124	268	527	328
September	2,561	295	636	524	120	223	495	268
October	2,712	243	766	540	121	204	536	302
November	2,209	220	555	441	120	176	438	259
December	2,115	201	522	417	127	186	392	270

¹ Includes Yukon and Northwest Territories.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1963

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia ¹
thousands of dollars								
New passenger cars								
Annual totals	442,186	27,806	154,241	160,028	13,933	16,175	34,741	35,262
January	28,117	1,617	9,363	10,935	774	927	2,264	2,237
February	27,656	1,452	8,602	11,162	990	787	2,363	2,300
March	34,512	1,981	11,286	13,406	1,097	1,006	2,858	2,879
April	45,953	3,016	16,836	16,369	1,645	1,356	3,590	3,141
May	48,353	3,266	16,800	17,968	1,455	1,387	3,713	3,764
June	45,050	3,030	16,141	16,039	1,166	1,561	3,480	3,633
July	44,865	2,942	15,356	16,007	1,337	1,736	3,310	4,177
August	32,797	2,412	11,169	10,604	1,152	1,277	2,815	3,369
September	25,743	2,077	8,592	8,680	855	1,252	2,103	2,184
October	39,187	2,335	15,124	12,865	1,349	1,836	2,867	2,811
November	35,373	1,895	12,636	12,991	1,190	1,555	2,723	2,383
December	34,580	1,783	12,337	13,002	923	1,495	2,655	2,385
New commercial vehicles								
Annual totals	108,152	9,786	35,424	30,284	3,783	5,079	14,315	9,481
January	7,150	561	2,505	2,049	238	320	884	593
February	6,911	655	2,140	1,746	143	197	1,209	721
March	7,376	576	2,277	2,369	223	339	935	657
April	9,327	778	3,043	2,873	261	419	1,180	773
May	11,584	979	3,112	4,453	333	424	1,509	774
June	10,438	1,393	2,870	3,005	371	449	1,293	1,057
July	10,266	1,140	2,828	3,025	446	498	1,266	1,063
August	9,335	895	3,359	2,129	398	558	1,170	826
September	9,008	682	3,819	2,030	340	514	1,064	559
October	9,453	814	2,941	2,422	418	488	1,514	856
November	8,625	584	3,405	1,991	370	441	1,112	722
December	8,779	729	3,125	2,192	242	432	1,179	880
Used passenger cars								
Annual totals	287,875	19,595	90,310	98,213	11,477	12,682	27,888	27,710
January	19,309	1,179	5,459	7,376	662	737	1,867	2,029
February	19,240	1,093	5,307	6,926	1,051	718	2,095	2,050
March	24,446	1,381	7,383	8,590	1,016	1,615	2,529	2,532
April	30,675	1,957	10,216	10,193	1,271	1,313	3,087	2,638
May	30,821	2,216	10,019	10,528	1,128	1,152	2,848	2,930
June	29,149	2,115	9,389	10,048	1,085	1,153	2,711	2,648
July	30,517	2,113	9,754	10,587	1,061	1,327	2,601	3,074
August	24,535	1,916	7,592	8,143	961	977	2,479	2,467
September	19,776	1,670	6,100	6,236	826	1,077	1,895	1,972
October	22,520	1,495	7,486	7,087	940	1,211	2,170	2,131
November	19,109	1,314	6,080	6,334	805	1,028	1,942	1,606
December	17,778	1,146	5,525	6,165	671	974	1,664	1,633
Used commercial vehicles								
Annual totals	50,750	4,190	13,584	12,000	2,147	3,265	9,518	6,046
January	3,441	298	821	859	108	161	689	505
February	3,561	286	778	927	108	165	831	466
March	4,092	232	1,108	935	151	377	809	480
April	4,797	341	1,330	1,215	186	313	917	495
May	5,135	443	1,298	1,313	138	253	1,003	677
June	4,945	448	1,240	1,336	166	291	941	623
July	4,394	467	1,146	991	183	313	783	511
August	4,730	409	1,280	1,234	190	399	775	443
September	4,159	356	1,151	961	190	272	788	441
October	4,573	332	1,453	931	236	288	843	490
November	3,388	268	1,004	746	268	193	554	377
December	3,535	285	975	647	265	240	585	538

¹ Includes Yukon and Northwest Territories.

CATALOGUE No.

63-211

ANNUAL

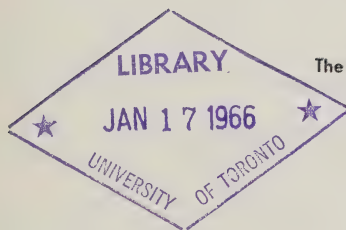
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Canada. Statistics, Bureau of

SALES FINANCING

1964



(Published by Authority of
The Minister of Trade and Commerce)

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PUBLICATIONS RELATING TO RETAIL TRADE

Catalogue number	Title	Price
(a) Weekly		
63-003	Department Store Sales by Regions	per year \$2.00
(b) Monthly		
61-004	Credit Statistics	per year 2.00
63-001	Chain Store Sales and Stocks	per year 1.00
63-002	Department Store Sales and Stocks	per year 1.00
63-004	Department Store Sales by Regions	per year 1.00
63-005	Retail Trade	per year 2.00
63-007	New Motor Vehicle Sales	per year 1.00
(c) Annual		
63-208	New Motor Vehicle Sales .....	.50
63-209	Retail Trade .....	.50
63-210	Retail Chain Stores .....	.50
63-211	Sales Financing .....	.25
63-213	Vending Machine Operators .....	.25
63-214	Shopping Centres in Canada (Retail Trade) .....	.25
(d) Biennial		
Note: Series discontinued but the undernoted issues are available for some years prior to 1961.		
63-401	Operating Results of Chain Clothing Stores .....	.50
63-402	Operating Results of Chain Drug Stores .....	.25
63-403	Operating Results of Chain Food Stores .....	.50
63-404	Operating Results of Chain Furniture Stores .....	.25
63-405	Operating Results of Chain Variety Stores .....	.25
63-406	Operating Results and Financial Structure of Independent Retail Clothing Stores .....	.75
63-407	Operating Results and Financial Structure of Independent Drug Stores .....	.50
63-408	Operating Results and Financial Structure of Independent Filling Stations and Garages .....	.50
63-410	Operating Results and Financial Structure of Independent Fuel Dealers .....	.50
63-411	Operating Results and Financial Structure of Independent General Stores .....	.50
63-412	Operating Results and Financial Structure of Independent Retail Hardware, Furniture, Appliance, Radio and Television Stores .....	.50
63-413	Operating Results and Financial Structure of Independent Jewellery Stores .....	.50
63-414	Operating Results and Financial Structure of Independent Restaurants .....	.50
(e) Occasional		
63-505	Retail Trade, 1930-51 .....	.25

Other occasional reports and 1961 Census reports on retail trade are shown in a complete list of publications of the Dominion Bureau of Statistics which is available on request from the Publications Distribution Unit, Financial Control Section; D.B.S., or from the Queen's Printer, Ottawa.

SALES FINANCING

1964

This annual survey on sales financing covers all known firms whose principal activity is that of financing instalment sales. Firms engaged in extending cash loans as their main activity and acceptance companies which are subsidiaries of large retail merchandisers are not included.

The 1964 transactions of sales finance companies advanced over the 1963 record totals to new high levels; paper purchased during the year reached \$1,536,801,000 while balances owing at year end totalled \$1,621,113,000. The rate of increase was greater for outstanding balances (+ 16.3%) than for paper purchased (+ 14.3%); this suggests a lengthening in repayment period. This situation of greater change in balances owing than credit extended occurred in the area of consumer goods.

The amount of new paper purchased on consumer goods increased 14.5% over the previous year while commercial paper purchased showed a gain of 13.7%. The respective increases in outstanding balances were 18.5% and 12.7%. Percentage gains exceeded 10% in all commodity groups except paper purchased from the sale of used commercial vehicles where there was a small increase of 1.0%.

A consistent pattern of growth in sales finance company business, interrupted in 1957 and uneven from that year until 1961, is again evident. The last three years have seen a steady rate of increase - 1962 showed a 10.5% increase in paper purchased and 7.8% in balances outstanding, 1963, 9.4% and 12.3% and 1964, 14.3% and 16.3% respectively.

As stated in previous reports, not all firms were able to provide a breakdown of balances outstanding between new and used vehicles and paper purchased for consumer goods other than passenger cars. The results from the panel of firms which were able to provide this information are shown in Text Tables on page 5.

Commodity	Per cent change 1964/63	
	Paper purchased	Balances outstanding
TOTAL, ALL COMMODITIES	+ 14.3	+ 16.3
Consumer goods	+ 14.5	+ 18.5
New passenger cars	+ 15.6	) + 17.8
Used passenger cars	+ 10.7	) + 17.8
Other consumer goods	+ 17.7	+ 21.0
Commercial and industrial goods	+ 13.7	+ 12.7
New commercial vehicles	+ 14.2	) + 15.9
Used commercial vehicles	+ 1.0	) + 15.9
Other commercial goods (including farm imple- ments, tractors, factory and commercial equipment)	+ 15.9	+ 11.2

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies
Historical Summary, 1941 and 1947-64

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 (1)	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,059,128	477,673	1,536,801	1,035,327	585,786	1,621,113

(1) Including Newfoundland from 1949.

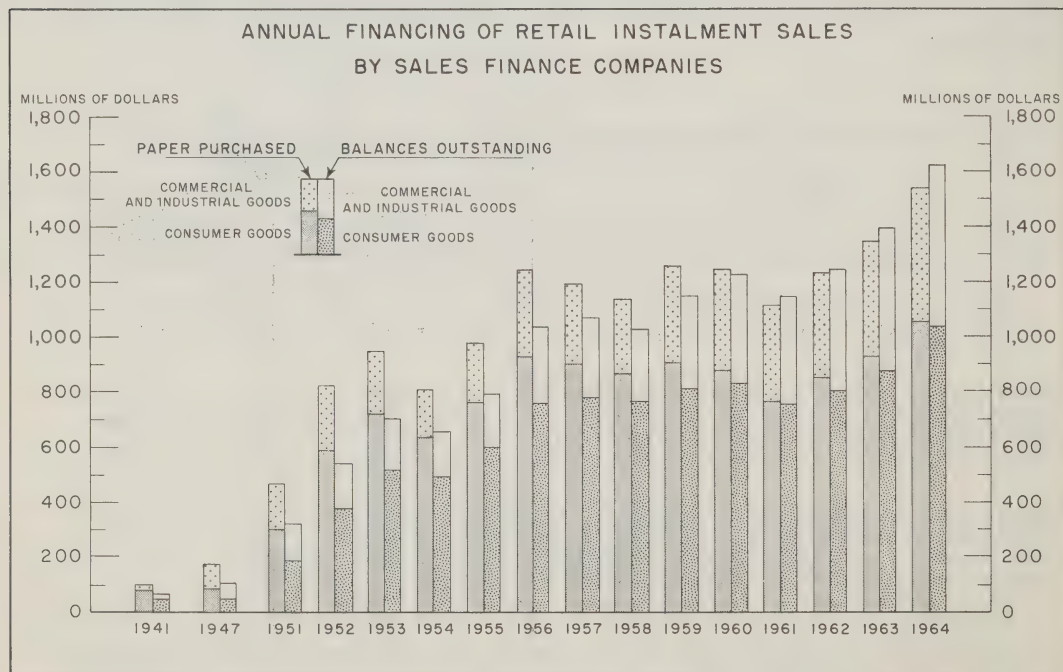


TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1963 and 1964

Commodity	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1963	1964	1963	1964	1963	1964	1963	1964
	\$'000		%		\$'000		%	
TOTAL, ALL COMMODITIES	1,345,109	1,536,801	100.0	100.0	1,393,354	1,621,113	100.0	100.0
Consumer goods	924,813	1,059,128	68.8	68.9	873,799	1,035,327	62.7	63.9
New passenger cars	442,186	511,367	32.9	33.3	687,109	809,493	49.3	50.0
Used passenger cars	287,875	318,565	21.4	20.7				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	194,752	229,196	14.5	14.9	186,690	225,834	13.4	13.9
Commercial and industrial goods	420,296	477,673	31.2	31.1	519,555	585,786	37.3	36.1
New commercial vehicles	108,152	123,458	8.0	8.0	170,188	197,257	12.2	12.1
Used commercial vehicles	50,750	51,240	3.8	3.4				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	261,394	302,975	19.4	19.7	349,367	388,529	25.1	24.0

Percentage Breakdown of Credit Outstanding

Between New and Used Motor Vehicles

(for reporting panel only)

Commodity	Balances outstanding Dec. 31, 1964 dollars
Passenger cars	100.0
New passenger cars	63.0
Used passenger cars	37.0
Commercial vehicles	100.0
New commercial vehicles ...	67.4
Used commercial vehicles ..	32.6

Percentage Breakdown of Financing
of "Consumer Goods other than
Passenger Cars"

(for reporting panel only)

Commodity	Paper purchased 1964 per cent
Consumer goods other than passenger cars	100.0
Television and radio	17.0
Electrical and gas appliances	21.5
Furniture	16.9
Plumbing, heating and air conditioning equipment	5.7
Mobile and prefabricated homes	9.9
All other consumer goods	29.0

Financing of motor vehicle sales

The data in the following tables relate to the financing of sales of new and used motor vehicles - passenger and commercial - by sales finance and acceptance companies. No other institutions engaged in this field of activity are included. The information represents a revised summary of the twelve monthly reports of motor vehicle financing published during 1964 in the report "Credit Statistics", Catalogue No. 61-004.

TABLE 3. Financing of Motor Vehicle Sales in Canada, 1947-64

Year	Total new and used vehicles		New vehicles				Used vehicles			
			Passenger		Commercial		Passenger		Commercial	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771
1963	473,404	888,963	168,161	442,186	27,143	108,152	247,449	287,875	30,651	50,750
1964	495,069	1,004,630	186,361	511,367	28,934	123,458	250,333	318,565	29,441	51,240

TABLE 4. Financing of Motor Vehicles Sales, by Sales Finance Companies,
by Provinces, 1964

Province	Passenger cars					
	New		Used		Total	
	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000
CANADA	186,361	511,367	250,333	318,565	436,694	829,932
Atlantic Provinces	12,460	32,252	18,674	21,399	31,134	53,651
Quebec	65,169	180,793	82,617	105,774	147,786	286,567
Ontario	66,297	179,530	76,357	103,207	142,654	282,737
Manitoba	5,805	15,710	10,322	11,935	16,127	27,645
Saskatchewan	6,853	18,590	14,141	15,153	20,994	33,743
Alberta	14,495	40,237	24,920	30,106	39,415	70,343
British Columbia(1)	15,282	44,255	23,302	30,991	38,584	75,246
	Commercial vehicles					
	New		Used		Total	
	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000
CANADA	28,934	123,458	29,441	51,240	58,375	174,698
Atlantic Provinces	2,899	11,322	2,913	4,357	5,812	15,679
Quebec	7,816	40,905	6,721	13,327	14,537	54,232
Ontario	8,063	33,473	6,111	10,792	14,174	44,265
Manitoba	1,050	4,485	1,348	2,688	2,398	7,173
Saskatchewan	1,923	6,397	2,487	3,234	4,410	9,631
Alberta	4,338	15,773	6,059	10,237	10,397	26,010
British Columbia(1)	2,845	11,103	3,802	6,605	6,647	17,708

(1) Includes Yukon and Northwest Territories.

TABLE 5. Percentage Change in Number of Vehicles Financed and Amount of Financing,
by Provinces, 1964/63

Province	Number				Amount			
	New vehicles		Used vehicles		New vehicles		Used vehicles	
	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial
CANADA	+ 10.8	+ 6.6	+ 1.2	- 3.9	+ 15.6	+ 14.2	+ 10.7	+ 1.0
Atlantic Provinces	+ 11.9	+ 9.9	- 0.9	- 7.3	+ 16.0	+ 15.7	+ 9.2	+ 4.0
Quebec	+ 11.9	+ 2.8	+ 6.5	- 9.1	+ 17.2	+ 15.5	+ 17.1	- 1.9
Ontario	+ 7.5	+ 4.0	- 3.5	- 8.8	+ 12.2	+ 10.5	+ 5.1	- 10.1
Manitoba	+ 7.5	+ 10.4	- 4.5	+ 8.3	+ 12.8	+ 18.6	+ 4.0	+ 25.2
Saskatchewan	+ 8.8	+ 20.1	+ 9.2	+ 3.2	+ 14.9	+ 25.9	+ 19.5	- 0.9
Alberta	+ 11.3	+ 5.5	- 1.2	+ 0.9	+ 15.8	+ 10.2	+ 8.0	+ 7.6
British Columbia(1)	+ 23.3	+ 14.4	+ 1.5	+ 1.5	+ 25.5	+ 17.1	+ 11.8	+ 9.2

(1) Includes Yukon and Northwest Territories.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1964

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1)
New passenger cars								
ANNUAL TOTALS	186,361	12,460	65,169	66,297	5,805	6,853	14,495	15,282
January	11,327	625	3,700	4,327	370	438	931	936
February	12,173	737	3,921	4,825	334	461	1,009	886
March	15,580	1,009	5,473	5,757	440	597	1,230	1,074
April	18,740	1,290	6,880	6,502	567	619	1,584	1,298
May	18,741	1,465	7,180	6,292	568	611	1,366	1,259
June	20,365	1,506	7,043	7,598	614	762	1,520	1,322
July	18,526	1,242	6,617	6,587	539	618	1,354	1,569
August	15,289	1,244	5,145	5,249	507	588	1,221	1,335
September	14,709	960	4,684	4,836	497	513	1,057	2,162
October	16,268	983	5,791	5,387	547	720	1,361	1,479
November	13,146	784	4,800	4,662	443	483	930	1,044
December	11,497	615	3,935	4,275	379	443	932	918
New commercial vehicles								
ANNUAL TOTALS	28,934	2,899	7,816	8,063	1,050	1,923	4,338	2,845
January	1,890	170	506	531	62	130	300	191
February	1,790	175	489	516	55	129	267	159
March	2,000	189	538	603	62	130	311	167
April	2,843	294	698	941	99	177	414	220
May	2,790	347	739	779	100	164	454	207
June	2,968	340	742	831	121	206	438	290
July	2,689	288	752	750	103	142	376	278
August	2,257	203	639	600	94	175	324	222
September	2,353	234	670	543	74	171	338	323
October	2,638	250	676	728	114	186	403	281
November	2,478	223	713	652	97	171	359	263
December	2,238	186	654	589	69	142	354	244
Used passenger cars								
ANNUAL TOTALS	250,333	18,674	82,617	76,357	10,322	14,141	24,920	23,302
January	16,101	961	4,727	5,187	682	908	1,884	1,752
February	17,957	1,107	5,598	5,817	732	950	1,975	1,778
March	21,664	1,472	7,331	6,741	797	1,172	2,201	1,950
April	25,768	1,854	8,626	7,465	1,128	1,541	2,747	2,407
May	25,295	2,009	8,972	7,637	951	1,301	2,365	2,060
June	27,317	2,149	8,976	8,436	1,314	1,573	2,631	2,238
July	25,715	2,036	8,840	7,813	1,032	1,297	2,302	2,395
August	21,060	1,882	6,760	6,359	857	1,161	2,054	1,987
September	18,699	1,472	6,160	5,566	780	1,041	1,718	1,962
October	18,485	1,403	6,230	5,424	740	1,071	1,856	1,761
November	17,606	1,314	5,653	5,290	735	1,270	1,779	1,565
December	14,666	1,015	4,744	4,622	574	856	1,408	1,447
Used commercial vehicles								
ANNUAL TOTALS	29,441	2,913	6,721	6,111	1,348	2,487	6,059	3,802
January	1,961	195	396	418	99	147	431	275
February	2,122	209	429	462	91	173	478	280
March	2,279	206	468	500	99	202	490	314
April	2,883	256	662	659	141	281	560	324
May	2,800	314	680	542	106	252	577	329
June	2,931	298	647	660	153	231	592	350
July	2,585	248	604	517	116	212	537	351
August	2,587	268	583	516	133	238	537	312
September	2,615	245	634	496	104	212	455	469
October	2,319	254	553	467	96	173	473	303
November	2,398	239	607	479	102	214	484	273
December	1,961	181	458	395	108	152	445	222

(1) Includes Yukon and Northwest Territories.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1964

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1)
thousands of dollars								
New passenger cars								
ANNUAL TOTALS	511,367	32,252	180,793	179,530	15,710	18,590	40,237	44,255
January	31,086	1,718	10,202	11,678	1,010	1,166	2,544	2,768
February	33,215	1,934	10,674	13,032	910	1,220	2,850	2,595
March	42,306	2,584	14,995	15,475	1,152	1,593	3,398	3,109
April	51,314	3,267	18,762	17,823	1,514	1,685	4,477	3,786
May	51,262	3,691	19,623	17,081	1,547	1,688	3,882	3,750
June	56,633	3,963	19,864	20,762	1,665	2,090	4,327	3,962
July	51,141	3,212	18,496	17,938	1,480	1,696	3,714	4,605
August	42,001	3,205	14,437	14,143	1,385	1,605	3,363	3,863
September	39,647	2,434	13,042	12,687	1,311	1,362	2,851	5,960
October	44,521	2,506	16,288	14,440	1,496	1,915	3,674	4,202
November	36,023	2,036	13,312	12,562	1,202	1,314	2,587	3,010
December	32,218	1,702	11,098	11,909	1,038	1,256	2,570	2,645
New commercial vehicles								
ANNUAL TOTALS	123,458	11,322	40,905	33,473	4,485	6,397	15,773	11,103
January	7,366	596	2,288	1,840	233	530	1,198	681
February	7,135	662	2,376	1,935	251	394	927	590
March	8,139	650	2,637	2,167	296	346	1,197	846
April	12,360	1,194	3,294	4,670	443	561	1,328	870
May	12,123	1,443	3,764	3,361	441	561	1,616	937
June	13,269	1,316	4,096	3,796	499	767	1,618	1,177
July	12,121	1,264	4,058	3,317	467	444	1,429	1,142
August	9,884	758	3,718	2,422	323	594	1,147	922
September	10,624	951	4,034	2,446	353	591	1,219	1,030
October	10,391	882	3,467	2,583	473	614	1,430	942
November	10,689	816	3,725	2,709	503	499	1,383	1,054
December	9,357	790	3,448	2,227	203	496	1,281	912
Used passenger cars								
ANNUAL TOTALS	318,565	21,399	105,774	103,207	11,935	15,153	30,106	30,991
January	21,055	1,134	6,083	7,197	801	980	2,399	2,461
February	22,894	1,315	7,032	7,873	877	1,038	2,441	2,318
March	27,422	1,652	9,342	9,027	933	1,237	2,679	2,552
April	32,713	2,156	10,947	10,212	1,248	1,671	3,402	3,077
May	32,240	2,308	11,541	10,406	1,097	1,359	2,929	2,600
June	34,806	2,603	11,430	11,299	1,637	1,597	3,245	2,995
July	32,123	2,317	10,985	10,362	1,238	1,362	2,728	3,131
August	25,873	1,983	8,540	8,324	926	1,204	2,339	2,557
September	22,780	1,637	7,576	7,341	807	1,082	1,875	2,462
October	23,536	1,602	8,199	7,262	786	1,133	2,163	2,391
November	23,079	1,517	7,479	7,305	860	1,464	2,151	2,303
December	20,044	1,175	6,620	6,599	725	1,026	1,755	2,144
Used commercial vehicles								
ANNUAL TOTALS	51,240	4,357	13,327	10,792	2,688	3,234	10,237	6,605
January	3,355	316	727	745	210	190	729	438
February	3,419	303	704	826	168	231	748	439
March	3,683	274	856	731	191	239	849	543
April	4,537	372	1,079	1,138	269	353	742	584
May	5,364	443	1,312	1,109	240	334	1,271	655
June	5,488	511	1,285	1,303	319	375	1,073	622
July	4,468	384	1,167	920	245	290	876	586
August	4,467	380	1,156	864	309	291	1,010	457
September	4,893	352	1,485	909	188	259	795	905
October	3,884	380	1,204	791	165	211	631	502
November	4,157	358	1,367	750	188	245	796	453
December	3,525	284	985	706	196	216	717	421

(1) Includes Yukon and Northwest Territories.

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SALES FINANCING

(1965)



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PUBLICATIONS RELATING TO RETAIL TRADE

Catalogue number	Title	Price
(a) Weekly		
63-003	Department Store Sales by Regions	per year \$2.00
(b) Monthly		
61-004	Credit Statistics	per year 2.00
63-001	Chain Store Sales and Stocks	" 1.00
63-002	Department Store Sales and Stocks	" 1.00
63-004	Department Store Sales by Regions	" 1.00
63-005	Retail Trade	" 2.00
63-007	New Motor Vehicle Sales	" 1.00
(c) Annual		
63-208	New Motor Vehicle Sales50
63-209	Retail Trade50
63-210	Retail Chain Stores50
63-211	Sales Financing25
63-213	Vending Machine Operators25
63-214	Shopping Centres in Canada (Retail Trade)25
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63-402	Operating Results of Chain Drug Stores25
63-403	Operating Results of Chain Food Stores50
63-404	Operating Results of Chain Furniture Stores25
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63-407	Operating Results and Financial Structure of Independent Drug Stores50
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63-413	Operating Results and Financial Structure of Independent Jewellery Stores50
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(e) Occasional		
63-505	Retail Trade, 1930 - 196150

Other occasional reports and 1961 Census publications on retail trade are shown in detail in "Canadian Government Publications Catalogue - Dominion Bureau of Statistics, 1964". This catalogue is available on request from the Publications Distribution Unit, Financial Services Section, DBS, or from the Queen's Printer, Ottawa.

SALES FINANCING

1965

This annual survey of sales financing in Canada covers all known firms whose principal activity is the financing of instalment sales. However, firms which are principally engaged in extending cash loans and acceptance companies which are subsidiaries of large retailing organizations are not included.

The transactions of sales finance companies reached new record levels in 1965: the paper purchased during the year amounted to \$1,576,705,000 while balances outstanding stood at \$1,796,045,000 at year end (Table 1). As in past years, balances outstanding increased at a faster rate than paper purchased - for all commodities, 10.6 per cent as compared to 4.7 per cent. Similar differences in the rate of increase between paper purchased and credit outstanding occurred in every area in which sales financing transactions took place. In general, this would tend to support the evident trend towards a lengthening of the period of repayment.

Despite the new high levels achieved by Canadian sales finance companies, the consistent pattern of growth noted during the 1962-64 period was to a great extent neutralized in 1965. Not only was there a slowdown in the rate of growth during 1965 as compared to 1964 (for total purchases of paper, the rate of increase was 4.7 per cent as against 14.3 per cent, and for balances outstanding, it was 10.6 per cent as against 16.3 per cent), but actual declines were experienced in paper purchased for some consumer goods - 1.8 per cent for used passenger cars and 3.3 per cent for other consumer goods.

In Table 2, under the heading of consumer goods, the reader will note that used passenger cars accounted for 19.8 per cent of all paper purchased in 1965, as compared to 21.2 per cent in 1964, and other consumer goods accounted for 12.2 per cent in 1965, as compared to 13.2 per cent in 1964. As a result, the total accounted for by consumer goods of all kinds declined marginally from 68.3 per cent in 1964 to 67.7 per cent in 1965 - the lowest this proportion has been in more than a decade.

Table 5 shows the percentage changes from 1964 to 1965 in the number of vehicles financed and the amount of financing, by provinces. It is evident from this table that the decline in paper purchased in the used car field can be traced to the significant drop in the number of such automobiles financed. For the country as a whole, there was a decrease in the number of financed used cars of 9.9 per cent in the passenger field and of 9.2 per cent in the commercial field. Although the effects on amount financed were much less severe, nonetheless this fell by 1.8 per cent for used passenger vehicles and increased only fractionally in the used commercial vehicle field. The large increases which took place in Manitoba, Saskatchewan and British Columbia were offset by the decreases experienced in the Atlantic Provinces, Quebec, Ontario and Alberta.

As stated in previous reports, not all firms were able to provide a breakdown of balances outstanding between new and used automobiles and paper purchased for consumer goods other than passenger vehicles. However, a number of firms in a reporting panel did provide such detailed information and the results have been tabulated on a percentage basis in the text tables on page 5.

Commodity	Percentage change 1965/64	
	Paper purchased	Balances outstanding
Totals, all commodities	+ 4.7	+ 10.6
Consumer goods	+ 3.8	+ 9.2
New passenger cars	+ 10.0	) + 11.3
Used passenger cars	- 1.8	) + 11.3
Other consumer goods	- 3.3	+ 2.0
Commercial and industrial goods	+ 6.5	+ 13.0
New commercial vehicles	+ 4.6	) + 9.7
Used commercial vehicles	+ 0.2	) + 9.7
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	+ 8.3	+ 14.7

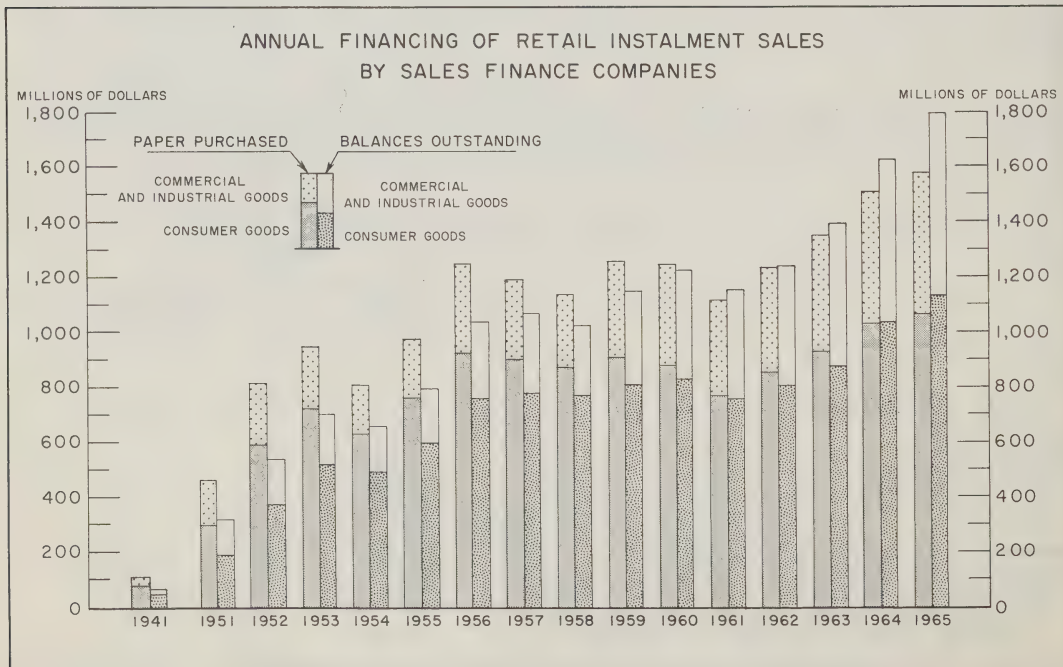
MERCHANDISING AND SERVICES

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies,
Historical Summary, 1941 and 1947-65

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 (1)	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908 ^r	477,673	1,506,581 ^r	1,035,327	588,453 ^r	1,623,780 ^r
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045

(1) Including Newfoundland from 1949.

^r Revised figures.



SALES FINANCING

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1964 and 1965

	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1964	1965	1964	1965	1964	1965	1964	1965
	\$'000		%		\$'000		%	
Totals, all commodities	1,506,581 ^r	1,576,705	100.0	100.0	1,623,780 ^r	1,796,045	100.0	100.0
Consumer goods	1,028,908 ^r	1,067,918	68.3	67.7	1,035,327	1,131,061	63.8	63.0
New passenger cars	511,367	562,630	33.9	35.7	809,493	900,763	49.9	50.2
Used passenger cars	318,565	312,810	21.2	19.8				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	198,976 ^r	192,478	13.2	12.2	225,834	230,298	13.9	12.8
Commercial and industrial goods ...	477,673	508,787	31.7	32.3	588,453 ^r	664,984	36.2	37.0
New commercial vehicles	123,458	129,181	8.2	8.2	197,257	216,348	12.1	12.0
Used commercial vehicles	51,240	51,349	3.4	3.3				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	302,975	328,257	20.1	20.8	391,196 ^r	448,636	24.1	25.0

^r Revised figures.Percentage Breakdown of Credit Outstanding
Between New and Used Motor Vehicles

(for reporting panel only)

Commodity	Balances outstanding December 31, 1965
	per cent
Passenger cars	100.0
New passenger cars	64.6
Used passenger cars	35.4
Commercial vehicles	100.0
New commercial vehicles	73.3
Used commercial vehicles	26.7

Percentage Breakdown of Financing of
"Consumer Goods other than Passenger Cars"

(for reporting panel only)

Commodity	Paper purchased 1965
	per cent
Consumer goods other than passenger cars	100.0
Television and radio	14.8
Electrical and gas appliances	18.1
Furniture	15.0
Plumbing, heating and air conditioning equipment	2.1
Mobile and prefabricated homes	12.1
All other consumer goods	37.9

MERCHANDISING AND SERVICES

Financing of motor vehicle sales

The data in the following tables relate to the financing of sales of new and used motor vehicles - passenger and commercial - by sales finance and acceptance companies. No other institutions engaged in this field of activity are included. The information represents a revised summary of the twelve monthly reports of motor vehicle financing published during 1965 in the report "Credit Statistics", Catalogue No. 61-004.

TABLE 3. Financing of Motor Vehicle Sales in Canada, 1947-65

Year	Total new and used vehicles		New vehicles				Used vehicles			
			Passenger		Commercial		Passenger		Commercial	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771
1963	473,404	888,963	168,161	442,186	27,143	108,152	247,449	287,875	30,651	50,750
1964	495,069	1,004,630	186,361	511,367	28,934	123,458	250,333	318,565	29,441	51,240
1965	482,089	1,055,970	199,587	562,630	30,213	129,181	225,553	312,810	26,736	51,349

SALES FINANCING

TABLE 4. Financing of Motor Vehicles Sales, by Sales Finance Companies,
by Provinces, 1965

Province	Passenger cars					
	New		Used		Total	
	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000
CANADA	199,587	562,630	225,553	312,810	425,140	875,440
Atlantic Provinces	12,612	33,601	16,921	21,070	29,533	54,671
Quebec	67,834	193,700	75,866	107,480	143,700	301,180
Ontario	73,545	204,293	68,338	99,351	141,883	303,644
Manitoba	5,749	15,785	9,025	10,969	14,774	26,754
Saskatchewan	6,882	19,392	12,745	14,814	19,627	34,206
Alberta	14,977	42,139	20,949	27,071	35,926	69,210
British Columbia(1)	17,988	53,720	21,709	32,055	39,697	85,775
	Commercial vehicles					
	New		Used		Total	
	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000
CANADA	30,213	129,181	26,736	51,349	56,949	180,530
Atlantic Provinces	2,786	10,609	2,535	3,729	5,321	14,338
Quebec	7,527	38,209	5,628	12,036	13,155	50,245
Ontario	8,349	34,411	5,282	9,971	13,631	44,382
Manitoba	1,082	4,581	1,303	3,074	2,385	7,655
Saskatchewan	2,212	8,041	2,733	4,153	4,945	12,194
Alberta	4,749	16,887	5,631	10,234	10,380	27,121
British Columbia(1)	3,508	16,443	3,624	8,152	7,132	24,595

(1) Includes Yukon and Northwest Territories.

TABLE 5. Percentage Change in Number of Vehicles Financed and Amount of Financing,
by Provinces, 1965/64

Province	Number				Amount			
	New vehicles		Used vehicles		New vehicles		Used vehicles	
	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial
CANADA	+ 7.1	+ 4.4	- 9.9	- 9.2	+ 10.0	+ 4.6	- 1.8	+ 0.2
Atlantic Provinces	+ 1.2	- 3.9	- 9.4	- 13.0	+ 4.2	- 6.3	- 1.5	- 14.4
Quebec	+ 4.1	- 3.7	- 8.2	- 16.3	+ 7.1	- 6.6	+ 1.6	- 9.7
Ontario	+ 10.9	+ 3.5	- 10.5	- 13.6	+ 13.8	+ 2.8	- 3.7	- 7.6
Manitoba	- 1.0	+ 3.0	- 12.6	- 3.3	+ 0.5	+ 2.1	- 8.1	+ 14.4
Saskatchewan	+ 0.4	+ 15.0	- 9.9	+ 9.9	+ 4.3	+ 25.7	- 2.2	+ 28.4
Alberta	+ 3.3	+ 9.5	- 15.9	- 7.1	+ 4.7	+ 7.1	- 10.1	(2)
British Columbia(1)	+ 17.7	+ 23.3	- 6.8	- 4.7	+ 21.4	+ 48.1	+ 3.4	+ 23.4

(1) Includes Yukon and Northwest Territories.

(2) No change.

MERCHANDISING AND SERVICES

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1965

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1)
New passenger cars								
Annual totals	199,587	12,612	67,834	73,545	5,749	6,882	14,977	17,988
January	10,507	591	3,529	3,989	333	337	918	810
February	12,717	763	4,133	5,044	316	402	955	1,104
March	16,816	1,075	5,728	6,375	528	485	1,232	1,393
April	19,484	1,301	6,673	7,029	488	616	1,549	1,828
May	20,111	1,361	7,136	7,411	528	629	1,475	1,571
June	21,131	1,408	7,063	7,902	586	671	1,524	1,977
July	18,169	1,160	6,298	6,548	520	601	1,281	1,761
August	17,638	1,390	6,032	5,968	568	621	1,382	1,677
September	14,563	980	5,156	4,691	479	598	1,159	1,500
October	15,561	934	5,267	5,656	489	651	1,074	1,490
November	16,787	905	5,679	6,276	517	646	1,271	1,493
December	16,103	744	5,140	6,656	397	625	1,157	1,384
New commercial vehicles								
Annual totals	30,213	2,786	7,527	8,349	1,082	2,212	4,749	3,508
January	1,700	178	441	440	55	100	311	175
February	1,845	181	497	516	50	101	282	218
March	2,397	246	551	669	72	160	422	277
April	2,688	221	621	856	84	198	420	288
May	2,908	312	713	818	112	177	440	336
June	3,048	304	741	879	127	198	472	327
July	2,554	236	602	709	86	199	404	318
August	2,696	304	662	666	107	189	402	366
September	2,326	207	702	523	101	209	345	239
October	2,204	160	554	583	78	218	335	276
November	2,932	228	670	857	106	235	516	320
December	2,915	209	773	833	104	228	400	368
Used passenger cars								
Annual totals	225,553	16,921	75,866	68,338	9,025	12,745	20,949	21,709
January	13,489	970	4,228	4,451	555	668	1,377	1,240
February	16,289	1,142	5,350	5,190	599	758	1,518	1,732
March	21,184	1,576	7,495	6,206	782	1,109	1,999	2,017
April	22,400	1,660	7,813	6,579	871	1,268	2,150	2,059
May	23,231	1,752	8,184	7,137	1,036	1,117	2,009	1,996
June	24,069	1,829	8,420	7,294	950	1,305	2,083	2,188
July	20,839	1,570	7,098	6,213	805	1,188	1,901	2,064
August	20,767	1,783	6,853	6,109	815	1,169	1,910	2,128
September	17,513	1,461	6,001	5,007	690	1,050	1,540	1,764
October	15,134	1,092	4,953	4,532	639	1,024	1,350	1,544
November	16,218	1,104	5,064	4,998	669	1,123	1,718	1,544
December	14,420	982	4,407	4,622	614	966	1,394	1,435
Used commercial vehicles								
Annual totals	26,736	2,535	5,628	5,282	1,303	2,733	5,631	3,624
January	1,667	148	362	342	76	148	366	225
February	1,836	193	424	360	90	134	392	243
March	2,262	212	452	429	110	227	477	355
April	2,523	202	524	543	128	262	553	311
May	2,610	242	592	535	146	249	516	330
June	2,543	250	527	584	107	201	529	345
July	2,170	243	445	441	97	231	451	262
August	2,455	234	497	429	151	283	520	341
September	2,405	225	485	400	120	337	488	350
October	2,032	190	434	400	97	221	392	298
November	2,132	201	432	393	98	240	486	282
December	2,101	195	454	426	83	200	461	282

(1) Includes Yukon and Northwest Territories.

SALES FINANCING

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1965

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1)
thousands of dollars								
New passenger cars								
Annual totals	562,630	33,601	193,700	204,293	15,785	19,392	42,139	53,720
January	29,619	1,569	10,150	10,995	911	939	2,575	2,480
February	35,774	2,094	11,614	14,111	834	1,127	2,718	3,276
March	47,683	2,862	16,560	17,827	1,443	1,319	3,499	4,173
April	54,745	3,441	19,028	19,483	1,347	1,716	4,316	5,414
May	56,453	3,575	20,356	20,524	1,442	1,748	4,052	4,756
June	59,714	3,726	20,091	21,972	1,668	1,914	4,338	6,005
July	51,165	3,071	18,145	18,020	1,416	1,712	3,586	5,215
August	49,307	3,689	17,076	16,358	1,557	1,758	3,887	4,982
September	40,082	2,568	14,343	12,674	1,274	1,631	3,196	4,396
October	43,870	2,539	15,094	15,330	1,351	1,848	3,038	4,470
November	48,176	2,471	16,534	17,903	1,447	1,848	3,626	4,347
December	46,042	1,996	14,709	18,896	1,095	1,832	3,308	4,206
New commercial vehicles								
Annual totals	129,181	10,609	38,209	34,411	4,581	8,041	16,887	16,443
January	7,285	649	2,340	1,862	267	349	1,029	789
February	7,552	725	2,423	1,835	220	319	1,026	1,004
March	10,405	859	2,486	3,290	325	531	1,533	1,381
April	10,724	733	2,680	3,609	391	654	1,409	1,248
May	12,569	1,141	3,473	3,652	381	663	1,580	1,679
June	12,408	1,131	3,353	3,446	529	661	1,762	1,526
July	10,710	899	2,771	2,852	382	614	1,499	1,693
August	12,555	1,181	4,065	2,826	411	762	1,434	1,876
September	11,905	899	4,892	2,283	570	761	1,289	1,211
October	9,765	721	2,825	2,667	344	936	1,194	1,078
November	11,256	852	3,115	3,026	395	863	1,733	1,272
December	12,047	819	3,786	3,063	366	928	1,399	1,686
Used passenger cars								
Annual totals	312,810	21,070	107,480	99,351	10,969	14,814	27,071	32,055
January	19,087	1,250	6,086	6,498	716	791	1,867	1,879
February	23,059	1,493	7,586	7,697	773	900	1,985	2,625
March	29,911	1,968	10,811	9,203	985	1,286	2,558	3,100
April	31,659	2,088	10,927	10,025	1,097	1,476	2,937	3,109
May	32,670	2,238	11,625	10,553	1,253	1,369	2,721	2,911
June	33,218	2,342	11,868	10,497	1,175	1,483	2,613	3,240
July	28,610	1,896	9,940	8,956	946	1,393	2,402	3,077
August	27,621	2,211	9,432	8,410	928	1,282	2,312	3,046
September	23,016	1,754	8,309	6,801	783	1,133	1,858	2,378
October	20,336	1,299	6,956	6,414	723	1,201	1,665	2,078
November	22,502	1,288	7,329	7,257	779	1,294	2,260	2,295
December	21,121	1,243	6,611	7,040	811	1,206	1,893	2,317
Used commercial vehicles								
Annual totals	51,349	3,729	12,036	9,971	3,074	4,153	10,234	8,152
January	3,107	211	726	636	224	208	685	417
February	3,497	277	870	766	193	221	639	531
March	4,707	372	974	856	264	273	1,084	884
April	4,465	278	1,007	952	392	312	910	614
May	5,120	360	1,191	971	357	455	1,002	784
June	4,932	386	1,116	1,077	336	292	872	853
July	4,200	384	891	910	195	310	974	536
August	4,617	312	1,143	858	256	442	864	742
September	4,958	295	1,351	672	251	658	850	881
October	3,792	258	965	731	244	320	653	621
November	3,945	323	879	704	192	348	940	559
December	4,009	273	923	838	170	314	761	730

(1) Includes Yukon and Northwest Territories.

CATALOGUE No.

63-211

ANNUAL

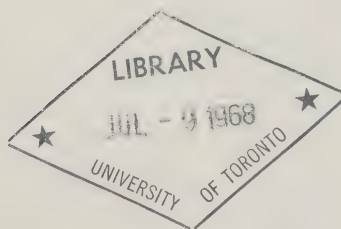


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SALES FINANCING.

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SALES FINANCING

1966

This annual survey of sales financing in Canada covers all known firms whose principal activity is the financing of instalment sales. However, firms principally engaged in extending cash loans and acceptance companies which are subsidiaries of large retailing organizations are not included.

Although outstanding balances on the books of sales finance companies increased by 3.1 per cent over December 31, 1965 to aggregate a total value of \$1,851,796,000 at year end 1966 there was an absolute decline of 3.2 per cent in the value of new paper purchases reducing total acquisitions to \$1,525,730,000. These transactions resulted in the second successive year of contraction in the rate of growth in this financial market since 1962. During this interval, the annual rates of growth in outstanding balances have been 12.3 per cent, 16.5 per cent and 10.6 per cent successively and there have been corresponding increases in the rate of acquisition of financial paper over the same period of 9.4 per cent, 12.0 per cent and 4.7 per cent, respectively.

The financing of new and used motor vehicles, both for personal and commercial use, has traditionally formed the most significant component of retail instalment credit offered by these firms - ranging from 64.2 per cent of all new paper purchases in 1962 to as high as 67.0 per cent in 1965. During 1966, this segment of financing assumed particular importance by expanding to almost 70 per cent of all new purchases of paper, despite a marginal decline in the financing of the used vehicle component as compared to 1965 (Table 2). In fact, in dollar value, the financing of new motor vehicles, both passenger and commercial, provided the sole evidence of growth in the whole range of instalment financing (see Tables 3 and 4 for further details on motor vehicle financing). By contrast, there was a decline of nearly \$58,000,000 or 17.6 per cent in the value of paper purchased for non-vehicular commercial goods.

A new provincial distribution of outstanding balances and paper purchases for the years 1965 and 1966 is shown in Table 8 of this report.

As stated in previous reports, not all firms were able to provide a breakdown of balances outstanding between new and used automobiles and paper purchased for consumer goods other than passenger vehicles. However, a number of firms in a reporting panel did provide such detailed information and the results have been tabulated on a percentage basis in the text tables on page 5.

The D.B.S. bulletin Credit Statistics Cat. No. 61-004 gives related information each month on instalment financing by other financial institutions including banks, life insurance companies, department stores and other retail dealers, in addition to sales finance companies.

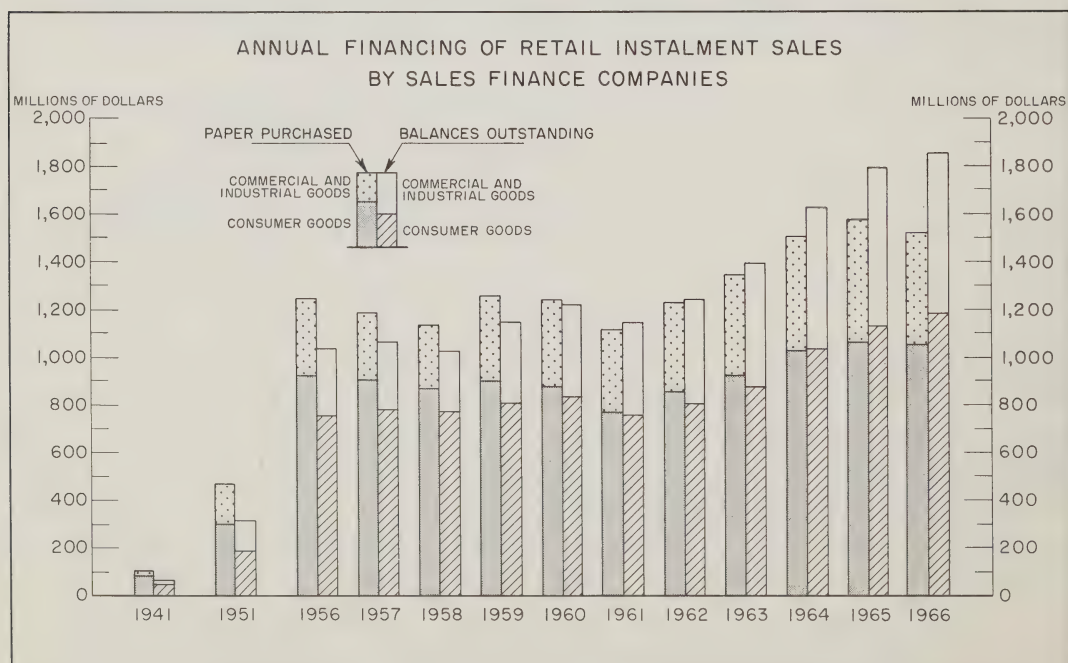
Commodity	Percentage change 1966/65	
	Paper purchased	Balances outstanding
Totals, all commodities	- 3.2	+ 3.1
Consumer goods /.....	- 0.9	+ 4.7
New passenger cars	+ 1.4	) + 5.3
Used passenger cars	- 4.9	
Other consumer goods	- 1.4	+ 2.2
Commercial and industrial goods	- 8.0	+ 0.5
New commercial vehicles	+ 13.4	) + 17.4
Used commercial vehicles	- 0.6	
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	- 17.6	- 7.7

MERCHANDISING AND SERVICES

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies,
Historical Summary, 1941 and 1947-66

Year	Paper purchased			Balances outstanding (year end)		
	Consumer goods	Commercial and industrial goods	Total	Consumer goods	Commercial and industrial goods	Total
thousands of dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 (1)	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796

(1) Including Newfoundland from 1949.



SALES FINANCING

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, by Commodities, 1965 and 1966

	Paper purchased				Balances outstanding (year end)			
	Amount		Per cent of total		Amount		Per cent of total	
	1965	1966	1965	1966	1965	1966	1965	1966
	\$'000		%		\$'000		%	
Totals, all commodities	1,576,705	1,525,730	100.0	100.0	1,796,045	1,851,796	100.0	100.0
Consumer goods	1,067,918	1,057,868	67.7	69.3	1,131,061	1,183,713	63.0	63.9
New passenger cars	562,630	570,542	35.7	37.4	900,763	948,398	50.2	51.2
Used passenger cars	312,810	297,593	19.8	19.5				
Other consumer goods (radios, television sets, electrical and gas appliances, furniture, jewellery, clothing, etc.)	192,478	189,733	12.2	12.4	230,298	235,315	12.8	12.7
Commercial and industrial goods ...	508,787	467,862	32.3	30.7	664,984	668,083	37.0	36.1
New commercial vehicles	129,181	146,485	8.2	9.6	216,348	254,054	12.0	13.7
Used commercial vehicles	51,349	51,018	3.3	3.4				
Other commercial goods (including farm implements, tractors, factory and commercial equipment)	328,257	270,359	20.8	17.7	448,636	414,029	25.0	22.4

Percentage Breakdown of Credit Outstanding
Between New and Used Motor Vehicles

(for reporting panel only)

Commodity	Balances outstanding December 31, 1966
	per cent
Passenger cars	100.0
New passenger cars	66.1
Used passenger cars	33.9
Commercial vehicles	100.0
New commercial vehicles	73.4
Used commercial vehicles	26.6

Percentage Breakdown of Financing of
"Consumer Goods other than Passenger Cars"

(for reporting panel only)

Commodity	Paper purchased 1966
	per cent
Consumer goods other than passenger cars	100.0
Television and radio	13.0
Electrical and gas appliances	15.9
Furniture	17.3
Plumbing, heating and air conditioning equipment	3.7
Mobile and prefabricated homes	15.1
All other consumer goods	35.0

MERCHANDISING AND SERVICES

Financing of motor vehicle sales

The data in the following tables relate to the financing of sales of new and used motor vehicles - passenger and commercial - by sales finance and acceptance companies. No other institutions engaged in this field of activity are included. The information represents a revised summary of the twelve monthly reports of motor vehicle financing published during 1966 in the report "Credit Statistics", Catalogue No. 61-004.

TABLE 3. Financing of Motor Vehicle Sales in Canada, 1947-66

Year	Total new and used vehicles		New vehicles				Used vehicles			
			Passenger		Commercial		Passenger		Commercial	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771
1963	473,404	888,963	168,161	442,186	27,143	108,152	247,449	287,875	30,651	50,750
1964	495,069	1,004,630	186,361	511,367	28,934	123,458	250,333	318,565	29,441	51,240
1965	482,089	1,055,970	199,587	562,630	30,213	129,181	225,553	312,810	26,736	51,349
1966	467,171	1,065,638	198,261	570,542	33,648	146,485	209,162	297,593	26,100	51,018

SALES FINANCING

TABLE 4. Financing of Motor Vehicles Sales, by Sales Finance Companies,
by Provinces, 1966

Province	Passenger cars					
	New		Used		Total	
	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000
CANADA	198,261	570,542	209,162	297,593	407,423	868,135
Atlantic Provinces	12,343	33,548	15,857	19,799	28,200	53,347
Quebec	66,023	190,618	65,383	93,296	131,406	283,914
Ontario	72,158	205,110	67,087	100,015	139,245	305,125
Manitoba	7,021	19,627	8,918	11,505	15,939	31,132
Saskatchewan	7,375	21,452	11,718	14,625	19,093	36,077
Alberta	15,649	45,643	19,452	26,019	35,101	71,662
British Columbia(1)	17,692	54,544	20,747	32,334	38,439	86,878
	Commercial vehicles					
	New		Used		Total	
	Number	Amount	Number	Amount	Number	Amount
		\$'000		\$'000		\$'000
CANADA	33,648	146,485	26,100	51,018	59,748	197,503
Atlantic Provinces	2,804	11,528	2,296	3,465	5,100	14,993
Quebec	7,153	33,618	5,206	11,139	12,359	44,757
Ontario	10,165	45,865	5,560	11,850	15,725	57,715
Manitoba	1,375	6,328	1,298	2,802	2,673	9,130
Saskatchewan	2,592	9,785	2,777	4,230	5,369	14,015
Alberta	5,430	21,651	5,060	8,678	10,490	30,329
British Columbia(1)	4,129	17,710	3,903	8,854	8,032	26,564

(1) Includes Yukon and Northwest Territories.

TABLE 5. Percentage Change in Number of Vehicles Financed and Amount of Financing,
by Provinces, 1966/65

Province	Number				Amount			
	New vehicles		Used vehicles		New vehicles		Used vehicles	
	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial	Passenger	Commercial
CANADA	- 0.7	+ 11.4	- 7.3	- 2.4	+ 1.4	+ 13.4	- 4.9	- 0.6
Atlantic Provinces	- 2.1	+ 0.6	- 6.3	- 9.4	- 0.2	+ 8.7	- 6.0	- 7.1
Quebec	- 2.7	- 5.0	- 13.8	- 7.5	- 1.6	- 12.0	- 13.2	- 7.5
Ontario	- 1.9	+ 21.8	- 1.8	+ 5.3	+ 0.4	+ 33.3	+ 0.7	+ 18.8
Manitoba	+ 22.1	+ 27.1	- 1.2	- 0.4	+ 24.3	+ 38.1	+ 4.9	- 8.8
Saskatchewan	+ 7.2	+ 17.2	- 8.1	+ 1.6	+ 10.6	+ 21.7	- 1.3	+ 1.9
Alberta	+ 4.5	+ 14.3	- 7.1	- 10.1	+ 8.3	+ 28.2	- 3.9	- 15.2
British Columbia(1)	- 1.6	+ 17.7	- 4.4	+ 7.7	+ 1.5	+ 7.7	+ 0.9	+ 8.6

(1) Includes Yukon and Northwest Territories.

MERCHANDISING AND SERVICES

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1966

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1)
New passenger cars								
Annual totals	198,261	12,343	66,023	72,158	7,021	7,375	15,649	17,692
January	12,131	673	3,991	4,561	395	366	953	1,192
February	12,336	662	3,752	4,951	376	433	978	1,184
March	17,536	1,060	5,650	6,892	452	568	1,324	1,590
April	18,087	1,194	6,582	6,241	560	624	1,372	1,514
May	18,055	1,203	6,509	6,072	677	629	1,415	1,550
June	20,154	1,396	6,668	7,266	813	742	1,648	1,621
July	18,526	1,227	6,315	6,591	639	669	1,398	1,687
August	18,143	1,195	5,944	6,210	737	737	1,569	1,751
September	15,502	963	4,916	5,354	624	656	1,307	1,682
October	16,990	1,011	5,639	6,080	656	785	1,404	1,415
November	16,197	933	5,406	6,227	586	621	1,112	1,312
December	14,604	826	4,651	5,713	506	545	1,169	1,194
New commercial vehicles								
Annual totals	33,648	2,804	7,153	10,165	1,375	2,592	5,430	4,129
January	2,372	178	503	734	99	184	377	297
February	2,303	173	496	748	104	163	339	280
March	2,910	208	593	934	112	229	465	369
April	3,027	212	559	1,054	121	234	472	375
May	3,242	278	725	915	123	232	553	416
June	3,291	310	638	1,025	107	241	540	430
July	2,815	256	532	882	120	231	432	362
August	2,978	236	629	809	148	263	498	395
September	2,770	249	729	739	121	193	357	382
October	2,653	264	630	698	98	233	430	300
November	2,738	240	591	824	97	192	509	285
December	2,549	200	528	803	125	197	458	238
Used passenger cars								
Annual totals	209,162	15,857	65,383	67,087	8,918	11,718	19,452	20,747
January	13,253	928	4,359	4,321	506	641	1,127	1,371
February	15,044	980	4,643	4,939	602	728	1,437	1,715
March	20,220	1,463	6,798	6,313	747	1,071	1,939	1,889
April	20,121	1,521	6,569	6,135	858	1,176	1,920	1,942
May	20,477	1,630	6,626	6,346	865	1,044	1,879	2,087
June	22,288	1,774	6,939	7,266	950	1,207	2,061	2,091
July	19,595	1,560	6,168	6,151	837	1,141	1,767	1,971
August	18,678	1,556	5,630	5,815	894	1,068	1,751	1,964
September	15,550	1,270	4,532	4,983	695	879	1,421	1,770
October	15,226	1,097	4,509	4,928	690	1,048	1,470	1,684
November	15,202	1,040	4,607	5,167	670	971	1,468	1,279
December	13,508	1,038	4,003	4,723	604	744	1,212	1,184
Used commercial vehicles								
Annual totals	26,100	2,296	5,206	5,560	1,298	2,777	5,060	3,903
January	1,654	145	335	383	80	133	317	261
February	1,816	150	308	439	97	134	365	323
March	2,199	175	442	461	98	228	462	333
April	2,311	199	399	494	113	281	479	346
May	2,560	229	457	533	141	293	515	392
June	2,624	241	514	598	144	260	498	369
July	2,123	194	415	485	109	237	373	310
August	2,377	215	446	505	126	302	439	344
September	2,367	221	498	411	139	265	448	385
October	2,118	186	498	392	83	254	391	314
November	2,132	185	502	427	82	217	430	289
December	1,819	156	392	432	86	173	343	237

(1) Includes Yukon and Northwest Territories.

SALES FINANCING

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1966

Month	Canada	Atlantic Provinces	Quebec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia(1)
thousands of dollars								
New passenger cars								
Annual totals	570,542	33,548	190,618	205,110	19,627	21,452	45,643	54,544
January	35,240	1,853	11,722	13,059	1,119	1,035	2,799	3,653
February	35,748	1,806	11,038	14,061	1,027	1,297	2,871	3,648
March	50,460	2,876	16,402	19,253	1,311	1,625	3,965	5,028
April	51,842	3,239	18,815	17,770	1,567	1,811	3,939	4,701
May	52,304	3,247	18,584	17,679	1,885	1,855	4,193	4,861
June	58,319	3,773	19,428	20,814	2,283	2,209	4,834	4,978
July	53,739	3,375	18,178	18,954	1,831	1,947	4,157	5,297
August	51,751	3,219	17,227	17,259	1,991	2,165	4,509	5,381
September	43,406	2,544	13,998	14,591	1,687	1,823	3,700	5,063
October	47,934	2,759	16,080	16,794	1,797	2,208	4,042	4,254
November	46,610	2,520	15,424	18,007	1,668	1,832	3,191	3,968
December	43,189	2,337	13,722	16,869	1,461	1,645	3,443	3,712
New commercial vehicles								
Annual totals	146,485	11,528	33,618	45,865	6,328	9,785	21,651	17,710
January	10,416	729	2,149	3,129	449	781	1,959	1,220
February	9,269	609	2,105	3,022	433	590	1,298	1,212
March	11,573	683	2,490	3,678	530	915	1,522	1,755
April	13,151	875	2,280	5,183	623	920	1,796	1,474
May	14,951	1,409	3,455	4,181	525	1,069	2,143	2,169
June	13,699	1,239	2,662	4,458	604	857	2,104	1,775
July	12,059	1,162	2,455	3,932	596	901	1,662	1,351
August	14,173	900	3,313	4,308	665	1,176	2,108	1,703
September	14,587	1,114	4,708	4,213	575	780	1,547	1,650
October	10,998	968	3,068	2,990	325	645	1,791	1,211
November	11,109	979	2,614	3,351	407	559	1,919	1,280
December	10,500	861	2,319	3,420	596	592	1,802	910
Used passenger cars								
Annual totals	297,593	19,799	93,296	100,015	11,505	14,625	26,019	32,334
January	19,580	1,214	6,548	6,434	724	851	1,563	2,246
February	22,114	1,214	6,911	7,365	850	992	2,019	2,763
March	29,195	1,835	9,656	9,603	1,021	1,374	2,696	3,010
April	28,767	1,948	9,618	9,147	1,036	1,457	2,512	3,049
May	29,285	1,997	9,512	9,476	1,054	1,299	2,639	3,308
June	31,401	2,261	9,748	10,837	1,145	1,514	2,691	3,205
July	27,446	1,923	8,625	9,202	1,037	1,358	2,317	2,984
August	25,416	1,920	7,689	8,262	1,141	1,259	2,218	2,927
September	20,877	1,520	6,097	7,045	849	1,029	1,752	2,585
October	21,350	1,374	6,337	7,285	880	1,282	1,909	2,283
November	21,911	1,280	6,644	7,872	895	1,194	1,978	2,048
December	20,251	1,313	5,911	7,487	873	1,016	1,725	1,926
Used commercial vehicles								
Annual totals	51,018	3,465	11,139	11,850	2,802	4,230	8,678	8,854
January	3,415	257	786	789	207	258	534	584
February	3,292	242	576	836	171	182	572	713
March	4,023	261	869	852	247	331	702	761
April	4,185	282	791	902	250	436	686	838
May	5,463	369	1,192	1,120	463	481	932	906
June	5,010	397	1,147	1,216	309	388	839	714
July	4,245	276	781	1,150	237	389	643	769
August	4,709	304	919	1,307	213	477	779	710
September	4,941	355	1,153	1,000	270	405	855	903
October	4,002	263	872	941	141	363	748	674
November	4,177	251	1,167	843	143	288	753	732
December	3,556	208	886	894	151	232	635	550

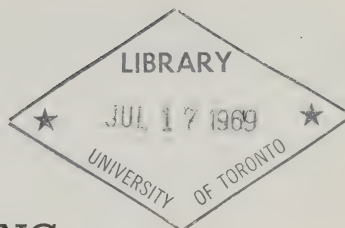
(1) Includes Yukon and Northwest Territories.

TABLE 8. Retail Paper Purchased and Balances outstanding, by Provinces, 1965 and 1966

	Retail paper purchased								
	Total all retail financing			Consumer goods					
				Passenger cars (new and used)			All other		
	1965	1966	Per-centage change 1966/1965	1965	1966	Per-centage change 1966/1965	1965	1966	Per-centage change 1966/1965
	\$'000		%	\$'000		%	\$'000		%
CANADA	1,576,705	1,525,730	- 3.2	875,440	868,135	- 0.8	192,478	189,733	- 1.4
Newfoundland	18,153	20,239	+ 11.5	7,720	10,135	+ 31.3	2,822	2,689	- 4.7
Prince Edward Island	4,146	3,022	- 27.1	2,701	2,075	- 23.2	193	114	- 40.9
Nova Scotia	42,311	40,402	- 4.5	20,895	17,690	- 15.3	6,289	6,423	+ 2.1
New Brunswick	40,111	37,605	- 6.2	23,356	23,447	+ 0.4	5,060	4,077	- 19.4
Quebec	513,983	470,004	- 8.6	301,180	283,914	- 5.7	73,014	73,078	+ 0.1
Ontario	500,169	493,521	- 1.3	303,644	305,125	+ 0.5	60,893	60,511	- 0.6
Manitoba	54,363	58,518	+ 7.6	26,754	31,133	+ 16.4	6,847	4,319	- 36.9
Saskatchewan	75,265	75,612	+ 0.5	34,206	36,077	+ 5.5	6,792	5,416	- 20.3
Alberta	157,340	161,536	+ 2.7	69,210	71,662	+ 3.5	17,888	18,667	+ 4.4
British Columbia (including Yukon and Northwest Territories)	170,865	165,271	- 3.3	85,775	86,877	+ 1.3	12,680	14,439	+ 13.9
	Retail paper purchased						Balances Outstanding		
	Commercial goods								
	Commercial vehicles (new and used)			All other			December 31		
	1965	1966	Per-centage change 1966/1965	1965	1966	Per-centage change 1966/1965			
		\$'000		%	\$'000		%	\$'000	
CANADA.....	180,530	197,503	+ 9.4	328,257	270,359	- 17.6	1,796,045	1,851,796	+ 3.1
Newfoundland	3,861	4,314	+ 11.7	3,750	3,101	- 17.3	19,222	22,449	+ 16.8
Prince Edward Island	651	550	- 15.5	601	283	- 52.9	4,306	3,828	- 11.1
Nova Scotia	4,248	5,027	+ 18.3	10,878	11,262	+ 3.5	45,902	47,739	+ 4.0
New Brunswick	5,578	5,101	- 8.5	6,118	4,980	- 18.6	45,924	46,605	+ 1.5
Quebec	50,245	44,757	- 10.9	89,544	68,255	- 23.8	617,155	638,474	+ 3.5
Ontario	44,382	57,715	+ 30.0	91,251	70,170	- 23.1	561,819	557,709	- 0.7
Manitoba	7,655	9,130	+ 19.3	13,106	13,936	+ 6.3	60,762	64,727	+ 6.5
Saskatchewan	12,194	14,015	+ 14.9	22,072	20,104	- 8.9	83,380	86,891	+ 4.2
Alberta	27,121	30,330	+ 11.8	43,121	40,877	- 5.2	176,266	186,080	+ 5.6
British Columbia (including Yukon and Northwest Territories)	24,595	26,564	+ 8.0	47,814	37,391	- 21.8	181,308	197,294	+ 8.8



Canada. Statistics. Bureau of
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SALES FINANCING.

LE FINANCEMENT DES VENTES

1967

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Division du commerce et des services

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PUBLICATIONS

The following are other DBS publications relating to Sales Finance Companies and commercial and consumer credit:

Voici d'autres publications du B.F.S. portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation:

Catalogue number -- Numéro de catalogue		Periodicity -- Périodicité	Price -- Prix	
			Per copy -- L'exemplaire	Per year -- Par année
11-003	Canadian Statistical Review	M	.50	\$5.00
11-003F	Revue statistique du Canada	M	.50	5.00
13-525	Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1963	O--HS		1.00
61-004	Credit Statistics -- La statistique du crédit	M	.20	2.00
61-006	Financial Institutions -- Financial Statistics	Q--T	.50	2.00
61-207	Corporation Financial Statistics, 1965	A		.75
63-007	New Motor Vehicle Sales -- Ventes de véhicules automobiles neufs	M	.10	1.00
63-208	New Motor Vehicle Sales -- Ventes de véhicules automobiles neufs	A		.50

A - Annual
Annuel

M - Monthly
Mensuel

Q - Quarterly
T - Trimestriel

O - Occasional
HS - Hors série

Refer also to the Monthly Statistical Summary and Annual Supplement of the Bank of Canada. (\$4.00 per year). The Research Department, Bank of Canada, Ottawa 4.

On peut également consulter le Bulletin statistique mensuel et le Supplément annuel de la Banque du Canada (\$4 par année). Service des recherches, Banque du Canada, Ottawa 4.

SYMBOLS

The interpretation of the symbols used in the tables throughout this publication is as follows:

.. figures not available.

- nil or zero.

r revised figures.

-- amount too small to be expressed.

SIGNES CONVENTIONNELS

Signification des signes utilisés dans les tableaux de la présente publication:

.. nombres indisponibles.

- néant ou zéro.

r nombres rectifiés.

-- nombres infimes.

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1967

This annual survey of sales financing in Canada covers all known firms whose principal activity is the financing of instalment sales. (A list of these firms, together with a sample of the questionnaire used for this survey will be found on the back pages of this publication.) The sales financing activities of firms principally engaged in extending cash loans and of acceptance companies which are subsidiaries of large retailing organizations are not included in this report.

At year end 1967 aggregate outstanding balances on the books of sales finance companies declined 6.2 per cent from the previous year to \$1,736,933,000. This marks the fourth occasion in twenty years, along with the years 1954, 1958 and 1961, that this statistical series has failed to record an annual increase.

The smaller volume of \$1,456,823,000 purchases of new financial paper during 1967, 4.5 per cent less than in the previous year, coupled with an increase of \$101,107,000 redemptions over the year were the principal factors responsible for the decline of \$114,863,000 to the outstanding balance of \$1,851,796,000 at December 31, 1966.

Total acquisitions of new paper during 1967 shrank for the second successive year, even though there were small increases in purchases of sales paper for other consumer goods and new commercial vehicles, which rose by 2.6 per cent and 1.8 per cent, respectively. New and used motor vehicles, both for personal and commercial use, again formed the chief components of all new purchases of paper (as in previous years) by comprising 68.7 per cent after reaching almost 70 per cent in 1966. Since the peak year of 1956, when this industry financed 36.2 per cent of all new passenger car sales, the proportion of this class of business handled by sales finance companies has dwindled to 24.0 per cent in the current year.

In the area of wholesale financing sales finance companies held outstanding balances at year-end 1967 of \$446.0 million—a 5.1 per cent increase over last year but 1.4 per cent under the record high of \$452.2 million attained in 1965.

1967

L'enquête annuelle sur le financement des ventes au Canada s'étend à toutes les entreprises connues dont l'activité principale est le financement de ventes à tempérament. (On trouvera à la fin de la présente publication une liste de ces entreprises, ainsi qu'un spécimen du questionnaire employé pour l'enquête.) Est exclu le financement assuré par des entreprises qui ont pour activité principale l'accord de prêts, et par les sociétés de financement qui sont des filiales de grands organismes de vente au détail.

A la fin de 1967, l'ensemble des créances actives inscrites aux livres des sociétés de financement des ventes était de \$1,736,933,000, soit 6.2 p. 100 de moins que l'année précédente. C'est la quatrième fois en vingt ans que la série statistique n'accuse pas une augmentation annuelle (les autres baisses s'étant produites en 1954, 1958 et 1961).

Les deux causes principales de la réduction de \$114,863,000 qu'a accusée le total des créances actives en 1967 par rapport au 31 décembre 1966 (1,851,796,000) ont été la diminution de 4.5 p. 100 de l'ensemble des achats de nouveaux titres de vente (\$1,456,823,000) ainsi que l'accroissement de \$101,107,000 des remboursements par rapport à l'année précédente.

En 1967, le total des acquisitions de nouveaux titres de vente a baissé pour la deuxième année consécutive, malgré une légère augmentation des achats de titres de vente d'autres biens de consommation et de véhicules utilitaires neufs (2.6 et 1.8 p. 100 respectivement). Les véhicules automobiles neufs et d'occasion, tant de la catégorie des voitures particulières que de celle des véhicules utilitaires, étaient encore, comme les années précédentes, les éléments principaux de l'ensemble des achats de nouveaux titres de vente (68.7 p. 100 contre près de 70 p. 100 en 1966). Depuis le sommet de 1956, année où les sociétés de financement ont financé 36.2 p. 100 de l'ensemble des ventes de voitures particulières neuves, la proportion de ce genre de financement revenant aux sociétés de financement des ventes est tombée à 24.0 p. 100 en 1967.

De côté du financement des ventes de gros, les sociétés de financement des ventes avaient, à la fin de 1967, un total de 446.0 millions de dollars en créances actives, soit 5.1 de plus que l'année précédente et 1.4 p. 100 de moins que le chiffre sans précédent de 452.2 millions (1965).

The provincial distribution of balances outstanding and new paper purchases, included for the first time in the 1966 issue of this publication, has been updated to provide similar details for 1967 (see Table 8).

The DBS bulletin "Credit Statistics" Catalogue No. 61-004 gives related information each month on the instalment financing by consumer loan companies, department stores and other retail dealers, as well as by sales finance companies, and provides estimates of total consumer credit extended by other financial institutions.

La répartition par province des créances actives et des achats de nouveaux titres de vente, qui a figuré pour la première fois dans l'édition de 1966 de la présente publication, a été mise à jour pour l'édition de 1967 (voir le Tableau 8).

La publication du B.F.S. intitulée "La statistique du crédit" (numéro de catalogue 61-004) donne chaque mois des renseignements de même nature sur le financement des ventes à tempérament par les sociétés de prêts à la consommation, par les grands magasins et par les autres détaillants, ainsi que par les sociétés de financement des ventes et présente des estimations du total du crédit à la consommation que consentent les autres établissements financiers.

Commodity -- Marchandises	Percentage change 1967/1966 - - Variation proportionnelle 1967/1966	
	Paper purchased - - Titres de vente achetés	Balances outstanding - - Créances actives
	%	%
All commodities - Total - Toutes marchandises	- 4.5	- 6.2
Consumer goods -- Biens de consommation	- 5.9	- 6.6
New passenger cars -- Voitures particulières neuves	- 7.1)
Used passenger cars -- Voitures particulières d'occasion	- 9.0	) - 7.7
Other consumer goods -- Autres biens de consommation	+ 2.6	- 2.5
Commercial and industrial goods -- Biens commerciaux et industriels	- 1.4	- 5.5
New commercial vehicles -- Véhicules utilitaires neufs	+ 1.8)
Used commercial vehicles -- Véhicules utilitaires d'occasion	- 0.9	) - 7.6
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) -- Autres biens com- merciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	- 3.2	- 4.1

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies,
Historical Summary, 1941 and 1947-1967

TABLEAU 1. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes,
sommaire rétrospectif, 1941 et 1947 à 1967

Year -- Année	Paper purchased -- Titres de vente achetés			Balances outstanding (year end) -- Créances actives (à la fin de l'année)		
	Consumer goods -- Biens de Consommation	Commercial and indus- trial goods -- Biens commer- ciaux et industriels	Total	Consumer goods -- Biens de Consommation	Commercial and indus- trial goods -- Biens commer- ciaux et industriels	Total
thousands of dollars -- milliers de dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949(1)	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933

(1) Including Newfoundland from 1949. -- Y compris Terre-Neuve depuis 1949.

ANNUAL FINANCING OF RETAIL INSTALMENT SALES, BY SALES FINANCE COMPANIES

FINANCEMENT ANNUEL DES VENTES AU DÉTAIL À TEMPÉRAMENT, SOCIÉTÉS DE FINANCEMENT DES VENTES

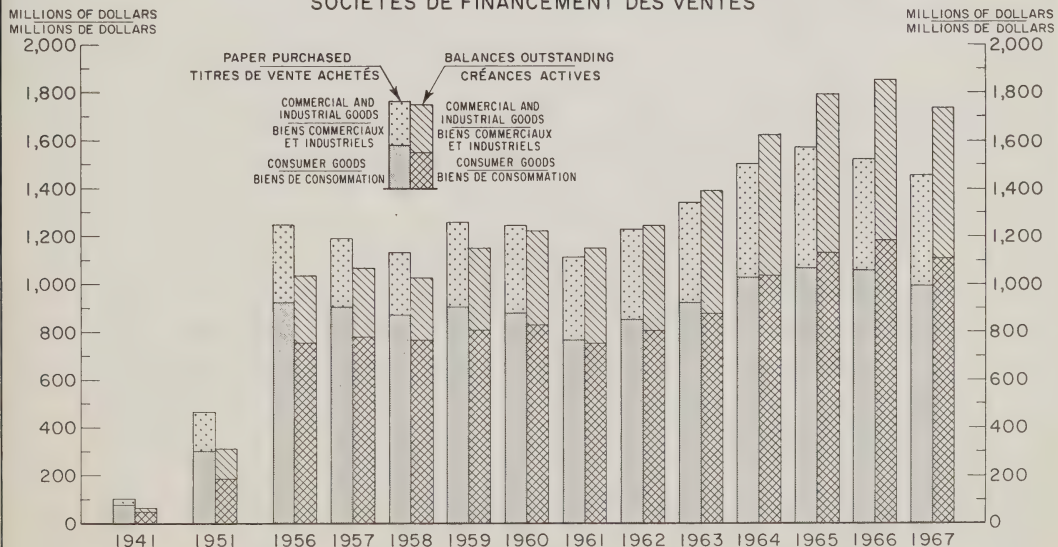


TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies,
by Commodities, 1966 and 1967

TABLEAU 2. Crédits pour achats à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes,
par genre de marchandises, 1966 et 1967

Commodity -- Marchandises	Paper purchased -- Titres de vente achetés				Balances outstanding (year end) -- Créances actives (à la fin de l'année)				
	Amount -- Montant		Per cent of total -- Pourcentage du total		Amount -- Montant		Per cent of total -- Pourcentage du total		
	1966	1967	1966	1967	1966	1967	1966	1967	
	\$'000		%		\$'000		%		
All commodities - Total - Toutes marchandises	1,525,730	1,456,823	100.0	100.0	1,851,796	1,736,933	100.0	100.0	
Consumer goods -- Biens de consommation	1,057,868	995,286	69.3	68.3	1,183,713	1,105,324	63.9	63.6	
New passenger cars -- Voitures particulières neuves	570,542	529,850	37.4	36.4))))	
Used passenger cars -- Voitures particulières d'occasion	297,593	270,785	19.5	18.6)	948,398	875,788	51.2	50.4
Other consumer goods (radios, television sets, electrical and gas appliances, furni- ture, jewellery, clothing, etc.) -- Autres biens de consommation (radios, téléviseurs, appareils électriques et au gaz, meubles, bijoux, vêtements, etc.)	189,733	194,651	12.4	13.3	235,315	229,536	12.7	13.2	
Commercial and industrial goods -- Biens com- merciaux et industriels	467,862	461,537	30.7	31.7	668,083	631,609	36.1	36.4	
New commercial vehicles -- Véhicules utili- taires neufs	146,485	149,152	9.6	10.2))))	
Used commercial vehicles -- Véhicules utili- taires d'occasion	51,018	50,551	3.4	3.5)	254,054	234,746	13.7	13.5
Other commercial goods (including farm imple- ments, tractors, factory and commercial equipment) -- Autres biens commerciaux (y compris outillage, agricole, tracteurs, matériel commercial et industriel).	270,359	261,834	17.7	18.0	414,029	396,863	22.4	22.9	

Percentage Breakdown of Credit Outstanding Between New and Used Motor Vehicles
(Reporting panel comprising 57 per cent of total)

Répartition proportionnelle des créances actives, véhicules neufs et d'occasion
(L'échantillon représente 57 p. 100 du total)

Commodity -- Marchandises	Balances outstanding December 31, 1967 -- Créances actives le 31 décembre 1967 per cent -- pour-cent
Passenger cars -- Voitures particulières	100.0
New passenger cars -- Voitures particulières neuves	66.7
Used passenger cars -- Voitures particulières d'occasion	33.3
Commercial vehicles -- Véhicules utilitaires	100.0
New commercial vehicles -- Véhicules utilitaires neufs	74.6
Used commercial vehicles -- Véhicules utilitaires d'occasion	25.4

Percentage Breakdown of Financing of Consumer Goods other than Passenger Cars
(Reporting panel comprising 94 per cent of total)

Répartition proportionnelle du financement des biens de consommation autres que les voitures particulières
(L'échantillon représente 94 p. 100 du total)

Commodity -- Marchandises	Paper purchased 1967 -- Titres de vente achetés 1967 per cent -- pour-cent
Consumer goods other than passenger cars -- Biens de consom- mation autres que les voitures particulières	100.0
Television and radio -- Téléviseurs et radios	14.0
Electrical and gas appliances -- Appareils électriques et au gaz	15.8
Furniture -- Meubles	14.8
Plumbing, heating and air conditioning equipment -- Matériel de plomberie, de chauffage et de climatisation	2.9
Mobile and prefabricated homes -- Maisons mobiles et préfa- briquées	16.0
All other consumer goods -- Tous autres biens de consommation	36.5

Financing of Motor Vehicle Sales

Financement de ventes de véhicules automobiles

The data in the following tables relate to the financing of sales of new and used motor vehicles - passenger and commercial - by sales finance and acceptance companies. No other institutions engaged in this field of activity are included. The information represents a revised summary of the twelve monthly reports of motor vehicle financing published during 1967 in the report "Credit Statistics", Catalogue No. 61-004.

Les données des tableaux qui suivent ont trait au financement des ventes de véhicules automobiles neufs et d'occasion (voitures particulières et véhicules utilitaires) par les sociétés de financement. Elles ne comprennent pas les ventes des autres établissements de ce secteur. Ces renseignements représentent un résumé rectifié des douze bulletins mensuels sur le financement des ventes de véhicules automobiles publiés en 1967 dans "La statistique du crédit" (numéro de catalogue 61-004).

TABLE 3. Financing of Motor Vehicle Sales in Canada, 1947-1967

TABEAU 3. Financement des ventes de véhicules automobiles au Canada, 1947-1967

Year - - Année	Total new and used vehicles - - Total des véhicules neufs et d'occasion		New vehicles - - Véhicules neufs				Used vehicles - - Véhicules d'occasion			
			Passenger - - Voitures particulières		Commercial - - Véhicules utilitaires		Passenger - - Voitures particulières		Commercial - - Véhicules utilitaires	
	Number - - Nombre	Amount - - Montant	Number - - Nombre	Amount - - Montant	Number - - Nombre	Amount - - Montant	Number - - Nombre	Amount - - Montant	Number - - Nombre	Amount - - Montant
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771
1963	473,404	888,963	168,161	442,186	27,143	108,152	247,449	287,875	30,651	50,750
1964	495,069	1,004,630	186,361	511,367	28,934	123,458	250,333	318,565	29,441	51,240
1965	482,089	1,055,970	199,587	562,630	30,213	129,181	225,553	312,810	26,736	51,349
1966	467,171	1,065,638	198,261	570,542	33,648	146,485	209,162	297,593	26,100	51,018
1967	415,481	1,000,338	174,270	529,850	32,449	149,152	184,409	270,785	24,353	50,551

TABLE 4. Financing of Motor Vehicle Sales, by Sales Finance Companies, by Provinces, 1967

TABLEAU 4. Financement des ventes de véhicules, sociétés de financement des ventes, par province, 1967

Province	Passenger cars -- Voitures particulières					
	New -- Neuves		Used -- D'occasion		Total	
	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant
		\$'000		\$'000		\$'000
CANADA	174,270	529,850	184,409	270,785	358,679	800,635
Atlantic Provinces -- Provinces Atlantiques	10,249	29,875	13,276	16,979	23,525	46,854
Québec	60,204	183,194	59,900	86,765	120,104	269,959
Ontario	62,397	188,921	59,003	91,175	121,400	280,096
Manitoba	6,262	19,110	8,125	11,852	14,387	30,962
Saskatchewan	6,277	19,530	9,828	12,919	16,105	32,449
Alberta	13,928	41,897	17,100	23,858	31,028	65,755
British Columbia(1) -- Colombie-Britannique(1)	14,953	47,323	17,177	27,237	32,130	74,560
	Commercial vehicles -- Véhicules utilitaires					
	New -- Neufs		Used -- D'occasion		Total	
	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant
		\$'000		\$'000		\$'000
CANADA	32,449	149,152	24,353	50,551	56,802	199,703
Atlantic Provinces -- Provinces Atlantiques	2,605	13,295	2,113	3,845	4,718	17,140
Québec	7,560	38,384	5,240	11,424	12,800	49,808
Ontario	9,864	45,374	5,374	12,707	15,238	58,081
Manitoba	1,315	6,806	1,181	2,620	2,496	9,426
Saskatchewan	2,388	9,703	2,488	4,267	4,876	13,970
Alberta	5,217	22,420	4,624	8,963	9,841	31,383
British Columbia(1) -- Colombie-Britannique(1)	3,500	13,170	3,333	6,725	6,833	19,895

TABLE 5. Percentage Change in Number of Vehicles Financed and Amount of Financing, by Provinces, 1967/1966

TABLEAU 5. Variation proportionnelle du nombre de véhicules financés et montant de financement, par province, 1967/1966

Province	Number -- Nombre				Amount -- Montant			
	New vehicles -- Véhicules neufs		Used vehicles -- Véhicules d'occasion		New vehicles -- Véhicules neufs		Used vehicles -- Véhicules d'occasion	
	Pas- senger -- Voitures particulières	Commer- cial -- Véhicules utilitaires	Pas- senger -- Voitures particulières	Commer- cial -- Véhicules utilitaires	Pas- senger -- Voitures particulières	Commer- cial -- Véhicules utilitaires	Pas- senger -- Voitures particulières	Commer- cial -- Véhicules utilitaires
	per cent -- pour-cent							
CANADA	- 12.1	- 3.6	- 11.8	- 6.7	- 7.1	+ 1.8	- 9.0	- 0.9
Atlantic Provinces -- Provinces Atlantiques	- 17.0	- 7.1	- 16.3	- 8.0	- 10.9	+ 15.3	- 14.2	+ 11.0
Québec	- 8.8	+ 5.7	- 8.4	+ 0.7	- 3.9	+ 14.2	- 7.0	+ 2.6
Ontario	- 13.5	- 3.0	- 12.1	- 3.3	- 7.9	- 1.1	- 8.8	+ 7.2
Manitoba	- 10.8	- 4.4	- 8.9	- 9.0	- 2.6	+ 7.6	+ 3.0	- 6.5
Saskatchewan	- 14.9	- 7.9	- 16.1	- 10.4	- 9.0	- 0.8	- 11.7	+ 0.9
Alberta	- 11.0	- 3.9	- 12.1	- 8.6	- 8.2	+ 3.5	- 8.3	+ 3.3
British Columbia(1) -- Colombie-Britannique(1)	- 15.5	- 15.2	- 17.2	- 14.6	- 13.2	- 25.6	- 15.8	- 24.0

(1) Includes Yukon and Northwest Territories. -- Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1967

TABLÉAU 6. Nombre de véhicules financés, par province et par mois, 1967

Month -- Mois	Canada	Atlantic Provinces -- Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) -- Colombie- Britan- nique(1)
New passenger cars -- Voitures particulières neuves								
Annual - Total - Annuel	174,270	10,249	60,204	62,397	6,262	6,277	13,928	14,953
January -- Janvier	11,698	664	3,680	4,493	406	430	934	1,091
February -- Février	11,720	583	3,617	4,471	452	477	1,036	1,084
March -- Mars	15,505	894	5,546	5,533	600	502	1,137	1,293
April -- Avril	17,132	1,002	6,128	6,123	681	501	1,376	1,281
May -- Mai	19,462	1,219	6,867	6,822	996	566	1,495	1,497
June -- Juin	19,496	1,184	6,766	7,433	525	644	1,386	1,558
July -- Juillet	15,825	991	5,500	5,616	391	595	1,292	1,440
August -- Août	13,627	893	4,907	4,344	442	527	1,089	1,425
September -- Septembre	11,418	668	3,970	3,595	447	556	1,116	1,066
October -- Octobre	14,207	906	4,904	4,978	511	585	1,210	1,113
November -- Novembre	12,470	697	4,356	4,583	371	460	987	1,016
December -- Décembre	11,710	548	3,923	4,406	440	434	870	1,089
New commercial vehicles -- Véhicules utilitaires neufs								
Annual - Total - Annuel	32,449	2,605	7,560	9,864	1,315	2,388	5,217	3,500
January -- Janvier	2,213	172	531	677	66	148	408	211
February -- Février	2,185	157	492	654	78	157	376	271
March -- Mars	2,439	171	549	799	77	168	392	283
April -- Avril	2,934	226	604	923	138	232	491	320
May -- Mai	3,364	294	702	1,056	187	266	503	356
June -- Juin	3,477	298	712	1,169	155	228	496	419
July -- Juillet	2,838	275	687	888	100	171	396	321
August -- Août	2,568	242	651	690	102	191	411	281
September -- Septembre	2,661	183	789	655	104	226	487	217
October -- Octobre	2,839	217	654	822	142	277	462	265
November -- Novembre	2,643	205	606	811	86	184	424	327
December -- Décembre	2,288	165	583	720	80	140	371	229
Used passenger cars -- Voitures particulières d'occasion								
Annual - Total - Annuel	184,409	13,276	59,900	59,003	8,125	9,828	17,100	17,177
January -- Janvier	12,361	890	3,547	4,399	563	593	1,150	1,219
February -- Février	13,366	800	4,018	4,552	590	732	1,328	1,346
March -- Mars	17,044	1,125	5,643	5,501	762	889	1,562	1,562
April -- Avril	18,463	1,227	6,470	5,711	933	918	1,617	1,587
May -- Mai	20,061	1,434	6,851	6,267	1,042	932	1,794	1,741
June -- Juin	19,581	1,387	6,535	6,311	859	971	1,776	1,742
July -- Juillet	17,389	1,269	5,832	5,582	682	883	1,573	1,568
August -- Août	15,750	1,324	5,127	4,585	649	917	1,492	1,656
September -- Septembre	12,984	1,020	4,087	3,965	562	738	1,351	1,261
October -- Octobre	13,666	991	4,376	4,267	614	847	1,336	1,235
November -- Novembre	12,872	994	4,052	4,203	473	721	1,175	1,254
December -- Décembre	10,872	815	3,362	3,660	396	687	946	1,006
Used commercial vehicles -- Véhicules utilitaires d'occasion								
Annual - Total - Annuel	24,353	2,113	5,240	5,374	1,181	2,488	4,624	3,333
January -- Janvier	1,660	159	338	401	83	143	309	227
February -- Février	1,667	134	308	384	82	167	343	249
March -- Mars	1,968	137	427	446	106	180	368	304
April -- Avril	2,340	205	476	561	135	251	452	280
May -- Mai	2,438	209	517	529	145	282	470	286
June -- Juin	2,316	230	507	524	132	211	389	323
July -- Juillet	2,009	191	459	478	73	153	340	315
August -- Août	2,196	191	454	465	111	256	406	313
September -- Septembre	2,119	172	495	436	95	206	450	265
October -- Octobre	1,914	175	402	406	84	208	381	258
November -- Novembre	2,035	166	438	410	69	227	404	321
December -- Décembre	1,691	144	419	354	66	204	312	192

(1) Includes Yukon and Northwest Territories. -- Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1967

TABEAU 7. Montant du financement de véhicules automobiles, par province et par mois, 1967

Month -- Mois	Canada	Atlantic Provinces - - Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia (1) - - Colombie-Bri- tannique (1)
thousands of dollars -- milliers de dollars								
New passenger cars -- Voitures particulières neuves								
Annual - Total - Annuel	529,850	29,875	183,194	188,921	19,110	19,530	41,897	47,323
January -- Janvier	35,063	1,916	11,098	13,232	1,173	1,345	2,842	3,457
February -- Février	35,013	1,645	10,793	13,362	1,281	1,471	3,073	3,388
March -- Mars	46,835	2,570	16,785	16,580	1,766	1,585	3,401	4,148
April -- Avril	51,431	2,938	18,486	18,249	2,007	1,502	4,135	4,114
May -- Mai	59,483	3,525	21,080	20,751	3,011	1,767	4,558	4,791
June -- Juin	59,539	3,430	20,838	22,469	1,637	2,021	4,259	4,885
July -- Juillet	48,479	2,904	16,921	16,995	1,247	1,871	3,942	4,599
August -- Août	41,439	2,602	15,043	12,922	1,498	1,617	3,297	4,460
September -- Septembre	34,086	1,935	11,066	10,764	1,427	1,703	3,024	3,327
October -- Octobre	43,557	2,623	15,200	15,185	1,591	1,828	3,618	3,512
November -- Novembre	38,421	2,086	13,089	14,432	1,166	1,430	3,037	3,181
December -- Décembre	36,504	1,701	11,955	13,980	1,306	1,390	2,711	3,461
New commercial vehicles -- Véhicules utilitaires neufs								
Annual - Total - Annuel	149,152	13,295	38,384	45,374	6,806	9,703	22,420	13,170
January -- Janvier	9,551	790	2,408	2,966	375	531	1,713	768
February -- Février	9,049	704	2,188	2,778	321	521	1,392	1,145
March -- Mars	10,572	759	2,336	3,583	455	643	1,767	1,029
April -- Avril	13,100	1,083	2,681	4,405	773	875	2,002	1,281
May -- Mai	15,810	1,392	3,347	5,147	1,046	1,246	2,197	1,435
June -- Juin	16,883	1,686	3,937	5,492	936	977	2,353	1,502
July -- Juillet	13,554	1,591	3,642	4,008	457	687	1,971	1,198
August -- Août	12,429	1,134	3,511	3,594	414	788	1,958	1,030
September -- Septembre	13,827	1,106	5,127	3,500	738	848	1,719	789
October -- Octobre	12,676	1,166	2,965	3,715	730	1,300	1,786	1,014
November -- Novembre	11,414	942	3,166	3,345	310	692	1,824	1,135
December -- Décembre	10,287	942	3,076	2,841	251	595	1,738	844
Used passenger cars -- Voitures particulières d'occasion								
Annual - Total - Annuel	270,785	16,979	86,765	91,175	11,852	12,919	23,858	27,237
January -- Janvier	19,339	1,164	5,617	7,043	899	824	1,740	2,052
February -- Février	20,375	1,056	6,160	7,078	904	1,007	1,990	2,180
March -- Mars	25,432	1,446	8,321	8,613	1,154	1,187	2,235	2,476
April -- Avril	26,846	1,568	9,319	8,700	1,285	1,136	2,292	2,546
May -- Mai	28,956	1,814	9,666	9,538	1,537	1,189	2,536	2,676
June -- Juin	28,240	1,771	9,198	9,645	1,213	1,278	2,409	2,726
July -- Juillet	25,061	1,574	8,334	8,536	927	1,083	2,143	2,464
August -- Août	22,249	1,666	7,039	6,864	902	1,174	1,934	2,670
September -- Septembre	17,798	1,270	5,535	5,778	815	935	1,644	1,821
October -- Octobre	19,858	1,288	6,320	6,636	869	1,036	1,867	1,842
November -- Novembre	19,495	1,294	6,051	6,705	722	977	1,690	2,056
December -- Décembre	17,136	1,068	5,205	6,039	625	1,093	1,378	1,728
Used commercial vehicles -- Véhicules utilitaires d'occasion								
Annual - Total - Annuel	50,551	3,845	11,424	12,707	2,620	4,267	8,963	6,725
January -- Janvier	3,360	259	776	837	165	207	597	519
February -- Février	3,499	271	688	864	177	307	749	443
March -- Mars	3,945	278	875	989	307	290	605	601
April -- Avril	4,705	341	895	1,377	295	429	826	542
May -- Mai	4,932	329	1,094	1,286	297	431	931	564
June -- Juin	4,774	455	1,083	1,238	272	400	719	607
July -- Juillet	4,287	450	917	1,130	132	263	740	655
August -- Août	4,660	375	1,066	1,126	235	451	800	607
September -- Septembre	4,680	268	1,247	1,115	224	370	900	556
October -- Octobre	3,698	287	852	843	216	319	642	539
November -- Novembre	4,354	284	939	1,057	151	422	833	668
December -- Décembre	3,657	248	992	845	149	378	621	424

(1) Includes Yukon and Northwest Territories. -- Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 8. Retail Paper Purchased and Balances outstanding, by Provinces, 1966 and 1967
TABLEAU 8. Titres de vente au détail achetés et créances actives, par province, 1966 et 1967

Province	Retail paper purchased -- Titres de ventes au détail achetés								
	Total all retail financing -- Total de l'ensemble du financement des ventes au détail			Consumer goods -- Biens de consommation					
				Passenger cars (new and used) -- Voitures particulières (neuves et d'occasion)			All other -- Tous autres		
	1966	1967	Percentage change 1967/1966 -- Variation proportionnelle 1967/1966	1966	1967	Percentage change 1967/1966 -- Variation proportionnelle 1967/1966	1966	1967	Percentage change 1967/1966 -- Variation proportionnelle 1967/1966
	\$'000		%	\$'000		%	\$'000		%
CANADA	1,525,730	1,456,823	- 4.5	868,135	800,635	- 7.8	189,733	194,651	+ 2.6
Newfoundland -- Terre-Neuve ...	20,239	16,857	- 16.7	10,135	8,511	- 16.0	2,689	2,303	- 14.4
Prince Edward Island -- Île-du-Prince-Édouard	3,022	2,558	- 15.4	2,075	1,544	- 25.6	114	185	+ 62.3
Nova Scotia -- Nouvelle-Écosse	40,402	40,273	- 0.3	17,690	17,133	- 3.1	6,423	6,503	+ 1.2
New Brunswick -- Nouveau-Brunswick	37,605	36,512	- 2.9	23,447	19,666	- 16.1	4,077	3,801	- 6.8
Québec	470,004	438,238	- 6.8	283,914	269,959	- 4.9	73,078	61,730	- 15.5
Ontario	493,521	467,276	- 5.3	305,125	280,096	- 8.2	60,511	55,849	- 7.7
Manitoba	58,518	65,183	+ 11.4	31,133	30,962	- 0.5	4,319	11,442	+ 164.9
Saskatchewan	75,612	74,781	- 1.1	36,077	32,449	- 10.1	5,416	10,228	+ 88.8
Alberta	161,536	162,424	+ 0.5	71,662	65,755	- 8.2	18,667	23,468	+ 25.7
British Columbia (including Yukon and Northwest Territories) -- Colombie-Britannique (Y compris le Yukon et les Territoires du Nord-Ouest ...	165,271	152,721	- 7.6	86,877	74,560	- 14.2	14,439	19,142	+ 32.6
	Retail paper purchased -- Titres de vente au détail achetés						Balances outstanding -- Créances actives		
	Commercial goods -- Biens commerciaux								
	Commercial vehicles (new and used) -- Véhicules utilitaires (neufs et d'occasion)			All other -- Tous autres			December 31 -- le 31 décembre		
	1966	1967	Percentage change 1967/1966 -- Variation proportionnelle 1967/1966	1966	1967	Percentage change 1967/1966 -- Variation proportionnelle 1967/1966	1966	1967	Percentage change 1967/1966 -- Variation proportionnelle 1967/1966
	\$'000		%	\$'000		%	\$'000		%
CANADA	197,503	199,703	+ 1.1	270,359	261,834	- 3.2	1,851,796	1,736,933	- 6.2
Newfoundland -- Terre-Neuve ...	4,314	3,731	- 13.5	3,101	2,312	- 25.4	22,449	18,087	- 19.4
Prince Edward Island -- Île-du-Prince-Édouard	550	496	- 9.8	283	333	+ 17.7	3,828	3,183	- 16.8
Nova Scotia -- Nouvelle-Écosse	5,027	5,794	+ 15.3	11,262	10,844	- 3.7	47,739	46,490	- 2.6
New Brunswick -- Nouveau-Brunswick	5,101	7,119	+ 39.6	4,980	5,926	+ 19.0	46,605	44,347	- 4.8
Québec	44,757	49,808	+ 11.3	68,255	56,741	- 16.9	638,474	571,708	- 10.5
Ontario	57,715	58,081	+ 0.6	70,170	73,249	+ 4.4	557,709	528,485	- 5.2
Manitoba	9,130	9,426	+ 3.2	13,936	13,353	- 4.2	64,727	66,864	+ 3.3
Saskatchewan	14,015	13,970	- 0.3	20,104	18,134	- 9.8	86,891	83,372	- 4.0
Alberta	30,330	31,383	+ 3.5	40,877	41,818	+ 2.3	186,080	189,411	+ 1.8
British Columbia (including Yukon and Northwest Territories) -- Colombie-Britannique (Y compris le Yukon et les Territoires du Nord-Ouest ...	26,564	19,895	- 25.1	37,391	39,124	+ 4.6	197,294	184,986	- 6.2

List of Sales Finance Companies Covered at December 31, 1967

Répertoire des sociétés de financement au 31 décembre 1967

Nova Scotia -- Nouvelle-Écosse

Central Charge of Truro Ltd., Lane Bldg., Prince St., Truro

Québec

Ace Finance Corp. Ltd., 4770 Kent Ave., Room 100, Montréal 26
Alliance Credit Corporation et ses filiales, 750 Boul. Laurentien, Ville Saint-Laurent
B & M Finance Corporation CP 247, Saint-Rémi, Cté de Napierville
J.E. Bélanger Finance, 405, rue Sherbrooke, Magog
Circle Acceptance Co. Ltd., 400, ouest rue Saint-Jacques, Suite 402, Montréal
City Loan & Finance Corp. 1255 Phillips Sq., suite 503, Montréal 2
Coaticook Finance Inc., C.P. 729, Coaticook
Commercial Acceptance Corp. Ltd., 3547 Ave. du Parc, Montréal
Commodity Discount Ltd. 4150 Sherbrooke St. W. Montréal 26
Continental Discount Corp., 71-4^e Avenue, La Sarre, Cté d'Abitibi
Corporation de Finance Belvédère, 345 Sud, rue Dorchester, Québec 2
Credico Inc., 110 Place Crémazie, Montréal 11
Credit Acceptance Co. Ltd., 5775 Victoria Ave., Pièce 229, Montréal
Crédit St-Laurent Inc., Suite 3310, Place Victoria, Montréal
Economic Finance Corporation, 4932 Wellington Avenue, Verdun
Equipment Finance Corp. Ltd., 407, rue McGill Street, (Suite 1010), Montréal 1
Finance Locale Inc. 49 Boul. Jacques-Cartier Sud, Mont-Joli
Granby Finance Corp. 237 rue Principale, Granby
Industrial Acceptance Corp. Ltd., 1320 Graham Blvd. Town of Mount Royal, Montréal 16
Labrador Acceptance Corp., 50 ouest, Place Crémazie, Suite 909, Montréal
La Compagnie de Finance J. Cardinal Ltée, 6915 - 19 Avenue, Rosemont, Montréal 36
La Société Financière du Québec Ltée, 312 rue Saint Jacques, L'Assomption
Les Mutuellistes-Caisse d'épargne et de crédit, 29 rue Mgr. Verreault, Mont-Joli
Linval Acceptance Corporation Ltée, 277 Boul. Saint-Joseph, Hull
Mars Finance Ltd., 31 ouest rue Racine, Chicoutimi
Montréal Acceptance Corp., Suite 3310, Place Victoria, Montréal
Richelleu Finance Inc., 155 Champlain, Saint-Jean
Ridgeway Acceptance Corp., 8101 Boul. Parkway, Ville d'Anjou, Montréal 5

Ontario

Acme Acceptance (London) Ltd., Box 531, London
Admiral Acceptance Corp. Ltd., 2320 Yonge St., Toronto 7
Associates Acceptance Company Ltd., 2171 Avenue Rd., Toronto
Atlas Acceptance Corp. Ltd., Suite 614, 62 Richmond St. W., Toronto
Automotive Finance Corp. Ltd., 605 James N., Hamilton
Avco Delta Corporation Canada Ltd., 291 King St., London
Baker Acceptance & Baker Finance Corp. Ltd., 500 University Ave., Toronto
Bonus Finance Ltd., 3447 Lakeshore Blvd. W., Long Branch
Canadian Acceptance Corp. Ltd., 2 St. Clair Ave. W., Toronto 7
Canadian Tire Acceptance Limited, 76 Division St., Box 458, Welland
Central Charge Service Ltd., 132 Lyon St., Ottawa 4
Chrysler Credit Canada Ltd., 21 King St. East, Toronto
Colonial Finance Corp. Ltd., Ste. 912, 21 Dundas Sq., Toronto 2
Commercial Credit Corp. Ltd., 95 St. Clair Ave. West, Toronto 7
Custom Credit Corp. Ltd., 144 King St. W., Kitchener
Danforth Discount Ltd., 898 Danforth Ave., Toronto 6
Dominion Acceptance Ltd., 79 Scollard St., Toronto 5
Dominion Crédit Plan, 159 Wellington St., Kingston
Egret Acceptance Corporation Ltd., 1403 - 21 Dundas Square, Toronto 2
Eisen Finance Ltd., 518 Goyeau St., Windsor
Ensign Acceptance Corp. Ltd., 581 Trethewey Dr., Toronto
Ford Motor Credit Co. of Canada Ltd., Suite 1722, 44 King St. W., Toronto
Frontier Acceptance Corporation Ltd., 5385 Yonge St., Willowdale
G.A.C. International Finance Corp. Ltd., Sales Finance Division, 345 Lakeshore Rd. E., Oakville
General Motors Acceptance Corp. of Canada Ltd., 2200 Yonge St., Toronto 12
The Glengair Group Limited, P.O. Box 53, Toronto-Dominion Centre, Toronto
Goldale Acceptance Ltd., 906 - 11 Adelaide St. W., Toronto 1
Hamilton Discount Corp. Ltd., 42 James St., Hamilton
Herman Acceptance Corp. Ltd., 700 Bay St., Toronto
Huron Finance Limited, P.O. Box 53, Toronto-Dominion Centre, Toronto 7
Insurance & Discount Corp'n. Ltd., 252 Eglinton Ave. E., Toronto
Lombank (Canada) Ltd., P.O. Box 460, Belleville
Manchester Acceptance Corp. Ltd., 25 Water St. N., Galt
Middlesex Acceptance & Discount Co. Ltd., 110 Dundas St., London
Mutual Discount Co., 3532 Eglinton Ave. West, Toronto 15
Neptune Acceptance, 2nd Floor, 83 Bloor St. W., Toronto 5
Northern Ontario Acceptance Co. Ltd., 121 Main St. E., P.O. Box 466, North Bay

List of Sales Finance Companies Covered at December 31, 1967 - Continued

Répertoire des sociétés de financement au 31 décembre 1967 - suite

Ontario - Concluded -- fin

Paramount Discount Corp. 1961 Ltd., 105 Main St. E. Suite 1409, Hamilton
H. G. Pett Finance Company, 85 Dawlish Ave., Toronto 12
Plumbing & Heating Finance Ltd., 5385 Yonge St., Willowdale
Premier Finance Corporation Ltd., 345 Lakeshore Rd. East, Suite 305, Oakville
Redisco Canada Ltd., 21 King St. East, Toronto
Regent Acceptance Corp. Ltd., 143 Main St. E. P.O. Box 635, Hamilton
R. L. Staebler Co. Ltd., 618 King St. West, Kitchener
Standard Discount Corp. Ltd. 43 Eglinton Ave. E., 9th Floor, Toronto 12
State Discount Ltd., 2269 Yonge St., Toronto 10
Superior Acceptance Corporation Ltd., 2 Carlton St., Toronto
John Sutherland & Sons Limited, 30 Quebec, Guelph
Traders Group Limited, Traders Bldg., 625 Church St., Toronto 5
Triad Acceptance Company, 90 Eglinton Ave. E., Toronto 12
Union Acceptance Corp. Ltd., 212 King St. West, Toronto 1
United Dominions Corp. (Canada) Ltd., 185 Bloor St. E., Toronto 5
Waterloo County Acceptance Corp., Galt
Western Acceptance Corp. Ltd., 171 Dundas St., London

Manitoba

Brock Finance Co. Ltd., 362 Main St., Winnipeg
Canadian Indemnity Co., 333 Main St. Winnipeg
Founders Acceptance Corp. Ltd., 800 Portage Ave., Winnipeg 10
Garry Finance Corporation Ltd., 201 Lindsay Bldg., Winnipeg
Growth Acceptance Corp Ltd., 1530 Gamble Place, Winnipeg
Guardian Finance Group, 298 Garry St., Winnipeg
Kenright Securities Ltd., 1008 Wall Street, Winnipeg 3
Metland Professional Investment Corp. Ltd., Royal Bank Bldg., Portage & Edmonton, Winnipeg 1
Public Finance (Ontario) Ltd., 362 Main St., Winnipeg
Ryan Agency Ltd., 200 - 296 Garry St., Winnipeg 1
Standard Finance Corp. Ltd., 200 Scientific Building, 425 1/2 Portage Ave., Winnipeg
Tri-State Acceptance Co. Ltd., 402 Paris Bldg., Winnipeg 2
Western Finance Co. Ltd., 200 Toronto General Trusts Bldg., Winnipeg
Whiteshell Finance Corporation, 784 Notre Dame Ave., Winnipeg 3

Saskatchewan

Motor Dealers Acceptance Co. Ltd. 2054 Broad St., Regina

Alberta

Chieftain Investment Co. Ltd., 10975 - 124th St., Edmonton
Commonwealth Acceptance Corp (Alta) Ltd., 10655 Jasper Ave., Edmonton
Dealers Acceptance Co. 339 - 6th Ave. S.E., Medicine Hat
Domestic Finance Co. Ltd., 533 - 8th Ave. S.W., Calgary
Edmonton Finance & Development Co. Ltd., 10013 - 101A Avenue, Edmonton
H.M.E. Evans & Co. Ltd., 302 - 3rd Floor CPR Bldg., Edmonton
General Finance Corp. Ltd., 603 Centre Street, South, Calgary
Herman H. Schultz Finance Ltd., Bashaw
James A. MacKinnon Co. Ltd., 12212 Jasper Ave., Room 201, Edmonton
Superior Finance Co Ltd., Bashaw
Toole Peet & Co. Ltd. 809 - 2nd St. W., Calgary
Union Finance Ltd., Box 1450, Wetaskiwin

British Columbia -- Colombie-Britannique

B.C. Automobile Finance Co. (1958) Ltd., 1090 Kingsway, Vancouver
Boulton Sweet & Co. Ltd., 555 Howe St., Vancouver
British Acceptance Corp. Ltd., 1489 West Broadway, Vancouver 9
Budget Finance Co., Oliver
Coast Finance Ltd., 800 Kingsway, Vancouver
Commonwealth Acceptance Corp. Ltd., 510 W. Hastings St. No. 514, Vancouver 2
Consumer's Finance Corporation Ltd., Main St. Box 129, Mission City
Dundee Investments Limited, 4270 Dawson Street, North Burnaby
General Securities Ltd., 5799 West Boulevard, Box 5009, Vancouver 13
Georgia Finance Co. Ltd., 1154 W. Broadway, Vancouver 9

List of Sales Finance Companies Covered at December 31, 1967 - Concluded

Répertoire des sociétés de financement au 31 décembre 1967 - fin

British Columbia - Concluded -- Colombie-Britannique - fin

Golden Eagle Finance Corporation Ltd., Dewdney Trunk Rd., R.R. no. 2, Mission City
Hartex Investments Ltd., 2333 Government St., Victoria
Independent Finance Limited, Box 970, Kimberley
Interior Finance, 3701 - 36 A Street, Vernon
Island Finances Ltd., 762 Fort St., Victoria
Laurentide Financial Corp. Ltd., & Canadian Subsidiary Companies, 4th Floor, 1030 West Georgia St., Vancouver
Mid-City Acceptance Corp. Ltd., 1373 Kingsway, Vancouver 10
Motor Securities Co. Ltd., 1090 Homer St., Vancouver 3
Provident Finance Corp. Ltd., 335 East Broadway, Vancouver 10
Robertson Finance Co. Ltd., P.O. Box 817, New Westminster
Seaboard Acceptance Corp. Ltd., 2211 West 4th Ave., Vancouver 9
Unity Acceptance Corp., 229 Columbia St., P.O. Box 67, New Westminster
West Coast Finance Ltd., 47 West Broadway, Vancouver 1
Western Finance Co. Box 714, New Westminster
Winram Finance Ltd., 1678 West Broadway, Suite 2, Vancouver 9

SALES FINANCE COMPANIES - 1967

Name and Location of Head Office

Please correct any mistakes in Name or Address

Taken in conformity with the requirements of the Statistics Act, Chapter 257, revised Statutes of Canada, 1952.

INSTRUCTIONS

1. Please include all your branches in this report.
2. "PAPER PURCHASED." Information on paper purchased should cover the calendar year 1967, or the business year most closely approximating this period. If you did not operate for the full year, enter paper purchased figures for the portion of the year during which you were in business. If possible, exclude renewal transactions.
3. "BALANCES OUTSTANDING." Information on balances outstanding should not be confined to the balances outstanding on paper purchased in 1967 but should cover all balances outstanding on your books at December 31, 1967, for each commodity classification.
4. If exact data are available for group totals, but not for breakdowns within the groups, report book figures for totals and show "estimated" breakdowns within the groups.

RETAIL FINANCING

(Include only goods secured by conditional sales agreements)

1. Retail paper purchased and balances outstanding, by commodities:

COMMODITY	Retail paper purchased, 1967 (see instructions)		Balances outstanding December 31, 1967 (see instructions)
	Units	Dollar volume	
A. CONSUMER GOODS:	Exclude Renewal Transactions		\$
(i) Motor vehicles:			
Passenger cars, new			
Passenger cars, used.....			A
*Total, passenger cars			
(ii) Other consumer goods:			
T.V., radios, record players (and combination sets)....	x x x x		
Electric and gas household appliances (refrigerators, stoves, washers, portable appliances, etc.).....	x x x x		
Furniture	x x x x		
Household furnaces, air conditioning and plumbing equipment	x x x x		
Mobile and prefabricated homes	x x x x		
All other consumer goods (clothing, china, jewellery, musical instruments, boats, aluminum windows etc.)	x x x x		B
Total, other consumer goods.....	x x x x		
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles: Commercial vehicles, new			
Commercial vehicles, used			C
*Total commercial vehicles			
(ii) All other (farm, commercial and industrial machinery and equipment, etc.)	x x x x		D
TOTAL RETAIL FINANCING	x x x x		(A + B + C + D)

*If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation.

2. Retail Paper Purchased and Balances Outstanding, 1967, by Provinces.

Note: Classify by Province of origin rather than by location of office, if possible.

Province of Origin	Retail Paper Purchased, 1967					Balances outstanding Dec. 31, 1967 (see instructions)
	Total, all retail financing	Consumer goods		Commercial goods		
		Passenger cars (new and used)	All other	Commercial vehicles (new and used)	All other	
	\$	\$	\$	\$	\$	\$
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Albera						
British Columbia (including Yukon and N.W.T.)						
CANADA						

OTHER BUSINESS

3. Please indicate amount of business transacted during 1967 other than retail financing, (shown on page 1), and the balances outstanding as of Dec. 31, 1967, with respect to such business.

Type of transaction	Type of security required (conditional sales agreement, chattel mortgage, promissory note, etc.)	Amount transacted	Balances outstanding December 31, 1967
Wholesale financing			
Personal loans			
Home improvement loans			
Mortgage loans			
Business loans — not secured by conditional sales agreements (if possible specify main types of loans granted under (a), (b) and (c)).			
(a)			
(b)			
(c)			
Others (specify):			
.....			
.....			
.....			

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From	19	To	19
Signature	Official Title	Date	1968

SOCIÉTÉS DE FINANCEMENT DES VENTES 1967

Nom et situation du siège social

Prière de corriger le nom et l'adresse s'il y a lieu

Effectué en conformité de la loi sur la statistique, chapitre 257, Statuts révisés du Canada, 1952.

INSTRUCTIONS

1. Prière d'inclure dans le présent rapport toutes vos succursales.
2. **TITRES DE VENTE ACHETÉS.** Les renseignements demandés au sujet des titres de vente achetés doivent porter sur l'année civile 1967 ou sur l'exercice qui s'en rapproche le plus. Si vous n'avez pas été en activité durant l'année entière, inscrire les chiffres relatifs aux titres de ventes achetés durant la partie de l'année où vous l'avez été. Si possible, exclure les opérations de renouvellement.
3. **SOLDES À RECOUVRER.** Les renseignements sur les soldes à recouvrer ne doivent pas être limités seulement aux soldes à recouvrer sur les titres de ventes achetés en 1967 mais doivent comprendre tous les soldes à recouvrer inscrits dans vos livres au 31 décembre 1967 à l'égard de chaque article.
4. Si vous disposez de données exactes quant aux totaux des groupes, mais non quant aux détails, donnez les totaux comptables et inscrivez une estimation quant aux détails des groupes.

FINANCEMENT EN DÉTAIL

(N'inclure que les biens acquis en vertu de contrats de ventes sous condition suspensive)

1. Titres de vente en détail achetés et soldes à recouvrer, par marchandise:

MARCHANDISE	Titres de vente en détail achetés, 1967 (voir instructions)		Soldes à recouvrer, 31 décembre 1967 (voir instructions)
	Unités	Dollars	
		\$	\$
A. BIENS DE CONSOMMATION:	Exclure les opérations de renouvellement		
I) Véhicules automobiles:			
Voitures particulières neuves			
Voitures particulières d'occasion			A
* Total, voitures particulières			
II) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et radios-phonos)	x x x x		
Articles ménagers à l'électricité et au gaz (réfrigérateurs, cuisinières, lessiveuses, accessoires portatifs, etc.)	x x x x		
Meubles	x x x x		
Fournaises de ménage, appareils de climatisation et de plomberie	x x x x		
Maisons mobiles et préfabriquées	x x x x		
Tous autres biens de consommation (vêtements, porce- laine, bijouterie, instruments de musique, bateaux, fenêtres d'aluminium, etc.)	x x x x		B
Total, autres biens de consommation	x x x x		
B. BIENS COMMERCIAUX ET INDUSTRIELS:			
I) Véhicules automobiles: Véhicules commerciaux neufs			
Véhicules commerciaux d'occasion			C
* Total, véhicules commerciaux			
II) Tous autres biens (y compris outillage et instruments agricoles, commerciaux et industriels, etc.)	x x x x		D
TOTAL FINANCEMENT EN DÉTAIL	x x x x		(A + B + C + D)

*Si vous faites rapport du financement des véhicules automobiles mensuellement et que ce chiffre ne concorde pas avec la somme des douze rapports mensuels, prière de donner une explication.

2. Titres de vente en détail achetés et soldes à recouvrer, 1967, par province:

Nota: Classer par province d'origine plutôt que par bureau, si possible.

Province d'origine	Titres de vente en détail achetés, 1967					Soldes à recouvrer, 31 décembre 1967 (voir instructions)
	Total, financement en détail	Biens de consommation		Biens commerciaux		
		Voitures particulières (neuves et d'occasion)	Autres	Véhicules commerciaux (neufs et d'occasion)	Autres	
	\$	\$	\$	\$	\$	\$
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique (y compris le Yukon et les T.N.O.)						
CANADA						

AUTRES TRANSACTIONS

3. Prière d'indiquer le montant des opérations en 1967 autres que le financement en détail déclaré à la page 1 et les soldes dus au 31 décembre 1967 à l'égard de ces opérations.

Genre d'opération	Forme de garantie requise (contrat de vente sous condition suspensive, hypothèque sur biens meubles, billet à ordre, etc.)	Montant des opérations	Solde dû au 31 décembre 1967
Financement en gros			
Prêts personnels			
Prêts pour améliorations aux habitations			
Prêts sur hypothèques			
Prêts d'affaires - non obtenus en vertu de contrats de vente sous condition suspensive (si possible préciser, à a), b) et c), les prin- cipaux genres de prêts consentis)			
a)			
b)			
c)			
Autres (préciser)			
.....			
.....			
.....			

Je déclare que les renseignements contenus dans le présent rapport sont de bonne foi et, autant que je sache, complets et exacts. Ils embrassent la période:

du..... 19..... au..... 19.....

Signature	Fonction officielle	Date
	1968

CATALOGUE No.

63-211

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Canada, Bureau of
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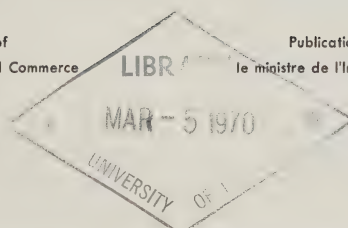
SALES FINANCING

LE FINANCEMENT DES VENTES

1968

Published by Authority of
The Minister of Industry, Trade and Commerce

Publication autorisée par
le ministre de l'Industrie et du Commerce



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Merchandising and Services Division

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Division du commerce et des services

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PUBLICATIONS

The following are other DBS publications relating to Sales Finance Companies and commercial and consumer credit:

Voici d'autres publications du B.F.S. portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation:

Catalogue number -- Numéro de catalogue	Publication title -- Titre	Periodicity -- Périodicité	Price -- Prix	
			Per copy -- L'exemplaire	Per year -- Par année
11-003	Canadian Statistical Review	M	.50	\$5.00
11-003F	Revue statistique du Canada	M	.50	5.00
13-525	Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1963	O--HS	1.00	
13-530	Financial Flow Accounts, 1962-67	O--HS	2.50	
61-004	Credit Statistics -- La statistique du crédit	M	.20	2.00
61-006	Financial Institutions - Financial Statistics -- Institutions Financières-Statistiques Financières	Q--T	.50	2.00
61-207	Corporation Financial Statistics, 1967	A		.75
61-208	Corporation Taxation Statistics, 1967	A		.75
61-209	Credit Unions -- Caisses d'épargne et de crédit, 1967	A		.50
63-007	New Motor Vehicle Sales -- Ventes de véhicules automobiles neufs	M	.10	1.00
63-208	New Motor Vehicle Sales -- Ventes de véhicules automobiles neufs	A		.50

A - Annual
Annuel

M - Monthly
Mensuel

Q - Quarterly
T - Trimestriel

O - Occasional
HS - Hors série

Refer also to the Monthly Statistical Summary and Annual Supplement of the Bank of Canada. (\$4.00 per year). The Research Department, Bank of Canada, Ottawa 4.

On peut également consulter le Bulletin statistique mensuel et le Supplément annuel de la Banque du Canada (\$4 par année). Service des recherches, Banque du Canada, Ottawa 4.

SYMBOLS

The interpretation of the symbols used in the tables throughout this publication is as follows:

.. figures not available.

- nil or zero.

r revised figures.

-- amount too small to be expressed.

SIGNES CONVENTIONNELS

Signification des signes utilisés dans les tableaux de la présente publication:

.. nombres indisponibles.

- néant ou zéro.

r nombres rectifiés.

-- nombres infimes.

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La remise doit se faire par chèque ou mandat de poste payable au Receveur général du Canada et adressée à la Distribution des publications, Bureau fédéral de la statistique, Ottawa, ou à l'Imprimeur de la Reine, Hull, (P.Q.)

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This annual survey of sales financing in Canada covers all firms whose principal activity is known to be the financing of instalment sales of consumer and commercial goods. (A list of these firms, together with a sample of the questionnaire used for the survey will be found on the back pages of this publication.)

The sales financing undertaken by firms not classified to this industry is excluded: such as that of firms principally engaged in extending cash loans and acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. Thus at year end \$95 million outstanding balances of this category of consumer credit were held by consumer loan companies. The unspecified volume of instalment financing by captive acceptance companies is included with the accounts receivable reported by Department Stores and other retail merchandising establishments in the monthly bulletin Credit Statistics (DBS Catalogue No. 61-004). (The instalment financing undertaken by these acceptance companies is regarded as being essentially an extension of the merchandising function, thus justifying the incorporation of their data with merchandising statistics and exclusion from this report on independent sales finance companies.)

By year end 1968 total balances outstanding on the books of sales finance companies for retail financing had risen 2.9 per cent above the previous year to \$1,787,012,000 but still had not rallied sufficiently to reach the record levels of \$1,796.0 million and \$1,851.8 million attained in 1965 and 1966 respectively. The consumer goods component of these balances was maintained at approximately the same proportion as in previous years, namely 62.9 per cent, and amounted in value to \$1,124,709,000. Industrial and commercial retail financing accounted for the remaining 37.1 per cent of sales financing valued at \$662,303,000.

Total acquisitions of \$1,616,362,000 in new sales paper during 1968 marked a new high point in such transactions. Overall gains were recorded for most categories of goods, not only when compared with the more sluggish 1967 results, but also with most preceding years. The increased financing of new motor vehicles - comprising paper valued at \$602,530,000 for new passenger cars and \$171,298,000 for new commercial vehicles (volumes not previously exceeded) and having an average repayment term of 29.5 months in the final quarter of the year - was chiefly responsible for the higher value of paper purchased. Purchases by the industry of the former category of paper represent 24.3 per cent of the value of all new passenger cars sold in Canada during 1968.

It will be noted that despite the relatively substantial acquisition during the current year of \$203,025,000 sales paper classified as "other consumer goods" (an average repayment term of 27.1 months in the final quarter), the resulting outstanding balances of \$217,618,000 for this class of paper, were 5.2 per cent lower than in 1967. This is principally due to the dissolution of certain companies which had reported such holdings at the previous year-end but failed to provide details of the disposition of assets in 1968.

The provincial distribution of new paper purchases and balances outstanding at year-end is shown in Table 8. The central provinces of Quebec and Ontario continued to dominate the sales financing picture in 1968, accounting for 62.3 per cent of paper purchased

L'enquête annuelle sur le financement des ventes au Canada comprend toutes les entreprises dont il est établi qu'elles s'occupent principalement du financement des ventes à tempérament de biens de consommation ou de biens commerciaux. (On trouvera à la fin du bulletin la liste de ces entreprises ainsi qu'un spécimen du questionnaire de l'enquête.)

Est exclu le financement de ventes assuré par des entreprises faisant partie d'autres branches d'activité, par exemple toute entreprise dont l'activité principale consiste à octroyer des prêts en espèces, ou toute société de crédit par acceptation constituée en filiale d'un important organisme de vente au détail, ou traitant exclusivement avec un tel organisme. C'est ainsi qu'en fin d'année, des créances actives de ce type de crédit à la consommation, totalisant 95 millions de dollars, étaient détenues par des sociétés de prêt aux consommateurs. La part indéterminée du financement des ventes revenant aux sociétés qui dépendent d'organismes de vente est intégrée aux comptes à recevoir des grands magasins et des autres entreprises de vente au détail figurant dans le bulletin mensuel "La statistique du crédit" (N° 61-004 au catalogue du B.F.S.). (On considère que le financement de ventes assuré par ces sociétés de crédit par acceptation constitue essentiellement un prolongement des fonctions de vente, ce qui justifie qu'on englobe ces chiffres dans les statistiques de vente plutôt que dans le présent bulletin qui concerne les sociétés indépendantes de financement.)

À la fin de 1968, le total des créances actives comptabilisées par les sociétés de financement des ventes au détail s'était accru de 2.9 p. 100 par rapport à l'année précédente en atteignant \$1,787,012,000. La reprise, toutefois, n'était pas assez importante pour que l'on atteigne le record de 1,851.8 millions de dollars de 1966 ou les 1,796.0 millions de 1965. La proportion de biens de consommation dans ces créances est restée à peu près la même que pour les années précédentes et s'établit à 62.9 p. 100, pour une valeur de \$1,124,709,000. Le financement des ventes industrielles et commerciales de détail absorbe le solde de 37.1 p. 100, soit \$662,303,000.

En 1968, le montant des nouveaux effets de commerce escomptés s'élevait à \$1,616,362,000, ce qui représente une fois de plus un sommet. On a enregistré des progressions pour presque toutes les catégories de marchandises, non seulement par rapport aux résultats assez décevants de 1967, mais encore par rapport aux années précédentes. L'augmentation du financement des véhicules automobiles neufs (comportant des effets de commerce pour une valeur de \$602,530,000 pour les voitures et \$171,298,000 pour les véhicules utilitaires, montants que l'on n'avait jamais encore dépassés), à une échéance moyenne de 29.5 mois au dernier trimestre de l'année, a été la principale cause de l'augmentation de la valeur des effets escomptés. En valeur, les effets de commerce escomptés concernant des voitures particulières neuves représentent 24.3 p. 100 de la valeur totale des ventes de voitures neuves au Canada en 1968.

On remarquera que l'escompte relativement important (\$203,025,000) d'effets de la catégorie "autres biens de consommation", comportant une échéance moyenne de 27.1 mois au dernier trimestre de l'année, n'a pas empêché les créances actives résultant pour ce type d'effets (\$217,618,000) de diminuer de 5.2 p. 100 depuis 1967. Il s'agit là principalement d'une conséquence de la dissolution de certaines sociétés qui avaient déclaré des effets de ce genre à la fin de l'année précédente, et qui ont omis de nous renseigner sur l'affectation de leurs avoirs en 1968.

La répartition par province des achats de nouveaux effets de commerce et des créances actives à la fin de l'année apparaît au Tableau 8. En 1968, les provinces centrales, c'est-à-dire le Québec et l'Ontario, occupaient une fois de plus le premier rang, et leur part s'élevait à 62.3 p. 100 pour l'achat

and 63.1 per cent of outstandings. In terms of new business written, Ontario showed a greater improvement than Quebec - 14.5 per cent as compared with 7.6 per cent - over the results experienced during the previous year. As a result, while balances outstanding in Ontario rose by 9.1 per cent at year end 1968, Quebec outstandings declined by 3.6 per cent. In the other provinces and regions, the pace of business recovered significantly from the declines of 1967. Purchases of new paper rose by 12.4 per cent in the Atlantic Provinces, 6.8 per cent in the Prairie Provinces and 17.1 per cent in British Columbia, the Yukon and Northwest Territories. However, the distribution of new business and balances outstanding at year end remained basically the same as in 1966 and 1967.

Balances outstanding at the close of 1968 for the wholesale financing of retail dealers' inventories by sales finance companies reached a new high of \$603.6 million -- an increase of 35.3 per cent over the \$446.0 million reported at year end 1967.

d'effets de commerce, et à 63.1 p. 100 pour les créances actives. En ce qui a trait aux affaires nouvelles souscrites, l'Ontario a progressé davantage que le Québec (14.5 p. 100 contre 7.6 p. 100) par rapport à l'année précédente. En conséquence, les créances actives à la fin de 1968 avaient augmenté de 9.1 p. 100 en Ontario, mais elles avaient diminué de 3.6 p. 100 au Québec. Dans les autres provinces et régions, il s'est produit une reprise sensible des affaires par rapport au ralentissement de 1967. Les achats de nouveaux effets de commerce se sont accrus de 12.4 p. 100 dans les provinces de l'Atlantique, de 6.8 p. 100 dans les Prairies et de 17.1 p. 100 en Colombie-Britannique, au Yukon et dans les Territoires du Nord-Ouest. Par contre, la répartition proportionnelle des affaires nouvelles et des créances actives à la fin de l'année était sensiblement la même qu'en 1966 et en 1967.

A la fin de 1968, les créances actives représentant le financement au gros des stocks de détaillants avaient atteint un nouveau sommet de 603,6 millions de dollars, ce qui représente une augmentation de 35,2 p. 100 par rapport aux \$446,0 millions enregistrés à la fin de 1967.

Statement A. Summary of changes in Sales Financing in Canada, 1968/67
Percentage changes over the year in balances outstanding and
paper purchased, by commodities.

Tableau Analytique A. Résumé des variations du Financement des ventes au Canada
en 1968 par rapport à 1967.
Taux de variation des créances actives et de l'achat d'effets, par produit.

Commodity -- Marchandises	Paper purchased -- Effets de commerce achetés	Balances outstanding -- Créances actives
	%	%
All commodities - Total - Toutes marchandises	+ 11.0	+ 2.9
Consumer goods -- Biens de consommation	+ 9.9	+ 1.8
New passenger cars -- Voitures particulières neuves	+ 13.7)
Used passenger cars -- Voitures particulières d'occasion	+ 6.3)
Other consumer goods -- Autres biens de consommation	+ 4.3	- 5.2
Commercial and industrial goods -- Biens commerciaux et industriels	+ 13.3	+ 4.9
New commercial vehicles -- Véhicules utilitaires neufs	+ 14.8)
Used commercial vehicles -- Véhicules utilitaires d'occasion	+ 10.7)
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) -- Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	+ 12.9	+ 1.8

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies,
Historical Summary, 1941 and 1947-1968

TABLEAU 1. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes,
sommaire rétrospectif, 1941 et 1947 à 1968

Year -- Année	Paper purchased -- Effets de commerce achetés			Balances outstanding (year end) -- Créances actives (à la fin de l'année)		
	Consumer goods -- Biens de Consommation	Commercial and indus- trial goods -- Biens commer- ciaux et industriels	Total	Consumer goods -- Biens de Consommation	Commercial and indus- trial goods -- Biens commer- ciaux et industriels	Total
thousands of dollars -- milliers de dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1947	84,374	89,816	174,190	48,275	58,356	106,631
1948	122,522	85,644	208,166	70,451	59,669	130,120
1949 (1)	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012

(1) Including Newfoundland from 1949. -- Y compris Terre-Neuve depuis 1949.

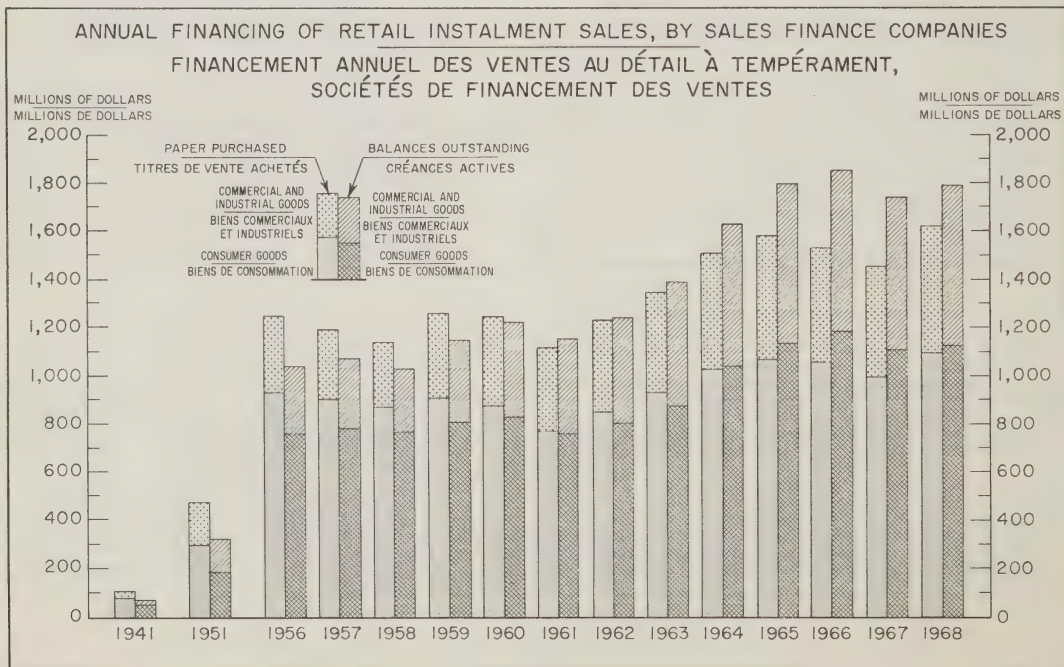


TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, percentage composition, by Commodities, 1967 and 1968

TABLEAU 2. Répartition en pourcentage, par genre de marchandise, des crédits pour achats à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes, 1967 et 1968

Commodity -- Marchandises	Paper purchased -- Effets de commerce achetés				Balances outstanding (year end) -- Créances actives (à la fin de l'année)			
	Amount -- Montant		Per cent of total -- Pourcentage du total		Amount -- Montant		Per cent of total -- Pourcentage du total	
	1967	1968	1967	1968	1967	1968	1967	1968
	\$'000		%		\$'000		%	
All commodities - Total - Toutes marchandises	1,456,823	1,616,362	100.0	100.0	1,736,933	1,787,012	100.0	100.0
Consumer goods -- Biens de consommation	995,286	1,093,475	68.3	67.7	1,105,324	1,124,709	63.6	62.9
New passenger cars -- Voitures particulières neuves	529,850	602,530	36.4	37.3	) 875,788	907,091	50.4	50.7
Used passenger cars -- Voitures particulières d'occasion	270,785	287,920	18.6	17.8)			
Other consumer goods (radios, television sets, electrical and gas appliances, furni- ture, jewellery, clothing, etc.) -- Autres biens de consommation (radios, téléviseurs, appareils électriques et au gaz, meubles, bijoux, vêtements, etc.)	194,651	203,025	13.3	12.6	229,536	217,618	13.2	12.2
Commercial and industrial goods -- Biens com- merciaux et industriels	461,537	522,887	31.7	32.3	631,609	662,303	36.4	37.1
New commercial vehicles -- Véhicules utili- taires neufs	149,152	171,298	10.2	10.6	) 234,746	258,135	13.5	14.5
Used commercial vehicles -- Véhicules utili- taires d'occasion	50,551	55,936	3.5	3.4)			
Other commercial goods (including farm imple- ments, tractors, factory and commercial equipment) -- Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel).	261,834	295,653	18.0	18.3	396,863	404,168	22.9	22.6

Statement B. Percentage Breakdown of Credit Outstanding Between New and Used Motor Vehicles (Reporting panel comprising 55 per cent of total)

Tableau analytique B. Répartition proportionnelle des créances actives, véhicules neufs et d'occasion (L'échantillon représente 55 p. 100 du total)

Commodity -- Marchandises	Balances outstanding December 31, 1968 -- Créances actives le 31 décembre 1968 per cent -- pour-cent
Passenger cars -- Voitures particulières	100.0
New passenger cars -- Voitures particulières neuves	68.6
Used passenger cars -- Voitures particulières d'occasion	31.4
Commercial vehicles -- Véhicules utilitaires	100.0
New commercial vehicles -- Véhicules utilitaires neufs	74.3
Used commercial vehicles -- Véhicules utilitaires d'occasion	25.7

Statement C. Percentage Breakdown of Financing of Consumer Goods other than Passenger Cars (Reporting panel comprising 93 per cent of total)

Tableau analytique C. Répartition proportionnelle du financement des biens de consommation autres que les voitures particulières (L'échantillon représente 93 p. 100 du total)

Commodity -- Marchandises	Paper purchased 1968 -- Effets de commerce achetés 1968 per cent -- pour-cent
Consumer goods other than passenger cars -- Biens de consom- mation autres que les voitures particulières	100.0
Television and radio -- Téléviseurs et radios	13.1
Electrical and gas appliances -- Appareils électriques et au gaz	14.7
Furniture -- Meubles	13.5
Plumbing, heating and air conditioning equipment -- Matériel de plomberie, de chauffage et de climatisation	2.0
Mobile and prefabricated homes -- Maisons mobiles et préfa- briquées	23.4
All other consumer goods -- Tous autres biens de consommation	33.3

Financing of Motor Vehicle Sales

Financement des ventes de véhicules automobiles

The data in the following tables relate to the financing of sales of new and used motor vehicles - passenger and commercial - by sales finance and acceptance companies. No other institutions engaged in this field of activity are included. The information represents a revised summary of the twelve monthly reports of motor vehicle financing published during 1968 in the report "Credit Statistics", Catalogue No. 61-004.

Les données des tableaux qui suivent ont trait au financement des ventes de véhicules automobiles neufs et d'occasion (voitures particulières et véhicules utilitaires) par les sociétés de financement. Elles ne comprennent pas le financement des ventes des autres établissements de ce secteur. Ces renseignements représentent un résumé rectifié des douze bulletins mensuels sur le financement des ventes de véhicules automobiles publiés en 1968 dans "La statistique du crédit" (numéro de catalogue 61-004).

TABLE 3. Financing of Motor Vehicle Sales in Canada, 1947-1968

TABLEAU 3. Financement des ventes de véhicules automobiles au Canada, 1947-1968

Year -- Année	Total new and used vehicles -- Total des véhicules neufs et d'occasion		New vehicles -- Véhicules neufs				Used vehicles -- Véhicules d'occasion			
			Passenger -- Voitures particulières		Commercial -- Véhicules utilitaires		Passenger -- Voitures particulières		Commercial -- Véhicules utilitaires	
	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771
1963	473,404	888,963	168,161	442,186	27,143	108,152	247,449	287,875	30,651	50,750
1964	495,069	1,004,630	186,361	511,367	28,934	123,458	250,333	318,565	29,441	51,240
1965	482,089	1,055,970	199,587	562,630	30,213	129,181	225,553	312,810	26,736	51,349
1966	467,171	1,065,638	198,261	570,542	33,648	146,485	209,162	297,593	26,100	51,018
1967	415,481	1,000,338	174,270	529,850	32,449	149,152	184,409	270,785	24,353	50,551
1968	438,541	1,117,684	189,552	602,530	37,665	171,298	186,323	287,920	25,001	55,936

TABLE 4. Financing of Motor Vehicle Sales, by Sales Finance Companies, by Provinces, 1968

TABEAU 4. Financement des ventes de véhicules automobiles, sociétés de financement des ventes, par province, 1968

Province	Passenger cars -- Voitures particulières					
	New -- Neuves		Used -- D'occasion		Total	
	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant
		\$'000		\$'000		\$'000
CANADA	189,552	602,530	186,323	287,920	375,875	890,450
Atlantic Provinces -- Provinces Atlantiques	11,458	35,244	14,644	19,956	26,102	55,200
Québec	66,759	208,579	60,301	89,388	127,060	297,967
Ontario	68,921	221,146	62,422	102,665	131,343	323,811
Manitoba	6,230	20,188	7,969	12,274	14,199	32,462
Saskatchewan	5,699	19,168	8,884	12,508	14,583	31,676
Alberta	14,084	45,073	15,584	23,299	29,668	68,372
British Columbia(1) -- Colombie-Britannique(1)	16,401	53,132	16,519	27,830	32,920	80,962
	Commercial vehicles -- Véhicules utilitaires					
	New -- Neufs		Used -- D'occasion		Total	
	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant	Number -- Nombre	Amount -- Montant
		\$'000		\$'000		\$'000
CANADA	37,665	171,298	25,001	55,936	62,666	227,234
Atlantic Provinces -- Provinces Atlantiques	3,083	16,464	2,173	4,191	5,256	20,655
Québec	8,392	42,944	5,255	11,987	13,647	54,931
Ontario	11,672	53,189	5,623	14,079	17,295	67,268
Manitoba	1,536	6,587	1,209	2,685	2,745	9,272
Saskatchewan	2,429	8,563	2,581	4,704	5,010	13,267
Alberta	5,962	24,326	4,705	9,850	10,667	34,176
British Columbia(1) -- Colombie-Britannique(1)	4,591	19,225	3,455	8,440	8,046	27,665

TABLE 5. Percentage Change in Number of Vehicles Financed and Amount of Financing, by Provinces, 1968/1967

TABEAU 5. Variation proportionnelle du nombre de véhicules financés et du montant du financement, par province, 1968/1967

Province	Number -- Nombre				Amount -- Montant			
	New vehicles -- Véhicules neufs		Used vehicles -- Véhicules d'occasion		New vehicles -- Véhicules neufs		Used vehicles -- Véhicules d'occasion	
	Pas- -- Voitures -- particuliers	Commer- -- véhicules -- utilitaires	Pas- -- Voitures -- particuliers	Commer- -- véhicules -- utilitaires	Pas- -- Voitures -- particuliers	Commer- -- véhicules -- utilitaires	Pas- -- Voitures -- particuliers	Commer- -- véhicules -- utilitaires
CANADA	+ 8.8	+ 16.1	+ 1.0	+ 2.7	+ 13.7	+ 14.8	+ 6.3	+ 10.7
Atlantic Provinces -- Provinces Atlantiques	+ 11.8	+ 18.3	+ 10.3	+ 2.8	+ 18.0	+ 23.8	+ 17.5	+ 9.0
Québec	+ 10.9	+ 11.0	+ 0.7	+ 0.3	+ 13.9	+ 11.9	+ 3.0	+ 4.9
Ontario	+ 10.5	+ 18.3	+ 5.8	+ 4.6	+ 17.1	+ 17.2	+ 12.6	+ 10.8
Manitoba	- 0.5	+ 16.8	- 1.9	+ 2.4	+ 5.6	- 3.2	+ 3.6	+ 2.5
Saskatchewan	- 9.2	+ 1.7	- 9.6	+ 3.7	- 1.9	- 11.7	- 3.2	+ 10.2
Alberta	+ 1.1	+ 14.3	- 8.9	+ 1.8	+ 7.6	+ 8.5	- 2.3	+ 9.9
British Columbia(1) -- Colombie-Britannique(1)	+ 9.7	+ 31.2	- 3.8	+ 3.7	+ 12.3	+ 46.0	+ 2.2	+ 25.5

(1) Includes Yukon and Northwest Territories. -- Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1968

TABLÉAU 6. Nombre de véhicules automobiles financés, par province et par mois, 1968

Month -- Mois	Canada	Atlantic Provinces -- Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) -- Colombie- Britan- nique(1)
New passenger cars -- Voitures particulières neuves								
Annual - Total - Annuel	189,552	11,458	66,759	68,921	6,230	5,699	14,084	16,401
January -- Janvier	11,235	645	3,606	4,363	369	346	882	1,024
February -- Février	12,279	700	3,906	4,837	402	378	888	1,168
March -- Mars	14,834	980	5,089	5,372	462	493	1,198	1,240
April -- Avril	18,173	1,073	6,808	6,603	523	533	1,236	1,397
May -- Mai	19,309	1,134	7,011	7,213	627	590	1,299	1,435
June -- Juin	18,599	1,261	6,475	6,911	606	518	1,378	1,450
July -- Juillet	18,886	1,218	6,784	6,565	657	546	1,481	1,635
August -- Août	16,770	1,154	6,121	5,305	636	571	1,319	1,664
September -- Septembre	13,574	832	5,014	4,429	481	409	1,038	1,371
October -- Octobre	18,003	1,025	6,539	6,570	576	548	1,277	1,468
November -- Novembre	14,579	815	5,119	5,392	434	396	1,087	1,336
December -- Décembre	13,311	621	4,287	5,361	457	371	1,001	1,213
New commercial vehicles -- Véhicules utilitaires neufs								
Annual - Total - Annuel	37,665	3,083	8,392	11,672	1,536	2,429	5,962	4,591
January -- Janvier	2,268	210	396	687	85	176	451	263
February -- Février	2,395	214	553	709	98	177	381	263
March -- Mars	2,696	236	534	881	125	174	418	328
April -- Avril	3,153	250	767	976	153	225	436	346
May -- Mai	3,677	353	796	1,186	159	254	525	404
June -- Juin	3,525	352	699	1,183	132	214	507	438
July -- Juillet	3,443	262	760	1,147	123	166	519	466
August -- Août	3,517	283	814	987	145	229	557	502
September -- Septembre	3,352	247	941	934	114	190	486	440
October -- Octobre	3,459	264	772	1,057	146	236	567	417
November -- Novembre	3,142	218	664	995	120	195	578	372
December -- Décembre	3,038	194	696	930	136	193	537	352
Used passenger cars -- Voitures particulières d'occasion								
Annual - Total - Annuel	186,323	14,644	60,301	62,422	7,969	8,884	15,584	16,519
January -- Janvier	11,740	794	3,503	4,103	490	592	1,096	1,162
February -- Février	13,966	1,058	4,319	4,912	582	636	1,160	1,299
March -- Mars	16,409	1,208	5,368	5,591	667	735	1,466	1,374
April -- Avril	19,765	1,559	7,180	6,048	877	925	1,586	1,590
May -- Mai	19,202	1,608	6,561	6,114	801	869	1,578	1,671
June -- Juin	18,003	1,556	5,923	5,973	743	826	1,490	1,492
July -- Juillet	18,394	1,554	5,922	6,094	881	826	1,500	1,617
August -- Août	16,114	1,363	5,207	5,139	683	838	1,286	1,598
September -- Septembre	13,459	1,139	4,351	4,359	574	615	1,133	1,288
October -- Octobre	14,559	1,013	4,808	4,881	638	719	1,213	1,287
November -- Novembre	12,444	944	3,856	4,268	515	651	1,084	1,126
December -- Décembre	12,268	848	3,303	4,940	518	652	992	1,015
Used commercial vehicles -- Véhicules utilitaires d'occasion								
Annual - Total - Annuel	25,001	2,173	5,255	5,623	1,209	2,581	4,705	3,455
January -- Janvier	1,645	133	301	390	70	162	335	254
February -- Février	1,802	174	345	465	70	167	322	259
March -- Mars	2,025	169	370	515	84	206	391	290
April -- Avril	2,348	202	482	497	123	274	486	284
May -- Mai	2,453	229	567	515	117	232	450	343
June -- Juin	2,208	215	498	505	112	211	375	292
July -- Juillet	2,130	201	434	487	104	177	422	305
August -- Août	2,305	206	469	462	151	279	401	337
September -- Septembre	2,210	180	568	443	96	230	406	287
October -- Octobre	2,111	171	448	464	103	228	385	312
November -- Novembre	1,892	159	440	411	79	192	377	234
December -- Décembre	1,872	134	333	469	100	223	355	258

(1) Includes Yukon and Northwest Territories. -- Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1968

TABLEAU 7. Montant du financement de véhicules automobiles, par province et par mois, 1968

Month -- Mois	Canada	Atlantic Provinces -- Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia (1) -- Colombie-Bri- tannique (1)
thousands of dollars -- milliers de dollars								
New passenger cars -- Voitures particulières neuves								
Annual - Total - Annuel	602,530	35,244	208,579	221,146	20,188	19,168	45,073	53,132
January -- Janvier	35,752	1,990	11,266	14,102	1,168	1,153	2,768	3,305
February -- Février	39,664	2,191	12,525	15,741	1,315	1,236	2,872	3,784
March -- Mars	47,425	2,937	16,122	17,374	1,518	1,659	3,814	4,001
April -- Avril	57,970	3,240	21,473	21,231	1,715	1,806	4,002	4,503
May -- Mai	61,457	3,529	21,890	23,132	2,018	2,017	4,198	4,673
June -- Juin	58,852	3,864	20,162	22,041	1,947	1,798	4,336	4,704
July -- Juillet	59,791	3,720	21,215	20,873	2,188	1,784	4,694	5,317
August -- Août	52,762	3,511	19,250	16,469	2,091	1,900	4,162	5,379
September -- Septembre	41,783	2,531	15,358	13,474	1,559	1,348	3,278	4,235
October -- Octobre	57,260	3,219	20,607	20,963	1,824	1,820	4,066	4,761
November -- Novembre	46,363	2,528	15,552	17,627	1,351	1,324	3,550	4,431
December -- Décembre	43,451	1,984	13,159	18,119	1,494	1,323	3,333	4,039
New commercial vehicles -- Véhicules utilitaires neufs								
Annual - Total - Annuel	171,298	16,464	42,944	53,189	6,587	8,563	24,326	19,225
January -- Janvier	10,537	1,125	1,853	3,417	534	668	1,868	1,072
February -- Février	10,705	1,126	2,599	3,381	425	562	1,460	1,152
March -- Mars	11,272	1,211	2,349	3,850	501	598	1,501	1,262
April -- Avril	13,571	1,270	3,240	4,474	689	748	1,721	1,429
May -- Mai	16,552	2,121	3,687	5,396	706	964	2,021	1,657
June -- Juin	16,736	1,882	3,625	5,453	622	853	2,241	2,060
July -- Juillet	15,360	1,419	3,795	5,322	550	591	1,898	1,785
August -- Août	16,179	1,614	4,507	4,516	648	790	2,181	1,923
September -- Septembre	17,352	1,397	6,335	4,551	393	642	2,016	2,018
October -- Octobre	14,572	1,155	3,868	4,373	514	779	2,251	1,632
November -- Novembre	13,721	1,079	3,241	4,233	403	576	2,627	1,562
December -- Décembre	14,741	1,065	3,845	4,223	602	792	2,541	1,673
Used passenger cars -- Voitures particulières d'occasion								
Annual - Total - Annuel	287,920	19,956	89,388	102,665	12,274	12,508	23,299	27,830
January -- Janvier	18,895	1,109	5,507	6,758	808	895	1,776	2,042
February -- Février	22,244	1,504	6,685	8,202	875	949	1,798	2,231
March -- Mars	25,795	1,664	8,119	9,247	1,028	1,092	2,255	2,390
April -- Avril	31,042	2,208	10,996	10,052	1,357	1,284	2,447	2,698
May -- Mai	29,386	2,216	9,678	9,900	1,267	1,193	2,341	2,791
June -- Juin	26,984	2,042	8,499	9,633	1,086	1,143	2,127	2,454
July -- Juillet	27,732	2,141	8,453	9,732	1,381	1,169	2,193	2,663
August -- Août	23,731	1,810	7,436	7,951	998	1,105	1,848	2,583
September -- Septembre	19,459	1,454	6,092	6,644	864	817	1,569	2,019
October -- Octobre	22,219	1,350	7,001	8,005	995	953	1,779	2,136
November -- Novembre	19,546	1,269	5,817	7,119	768	934	1,628	2,011
December -- Décembre	20,887	1,189	5,105	9,422	847	974	1,538	1,812
Used commercial vehicles -- Véhicules utilitaires d'occasion								
Annual - Total - Annuel	55,936	4,191	11,987	14,079	2,685	4,704	9,850	8,440
January -- Janvier	3,762	226	704	945	176	329	737	645
February -- Février	4,182	398	763	1,190	198	377	607	649
March -- Mars	4,321	346	636	1,248	224	411	775	681
April -- Avril	4,989	394	911	1,190	382	489	958	665
May -- Mai	5,437	423	1,246	1,364	206	481	881	836
June -- Juin	5,246	463	1,059	1,321	270	448	955	730
July -- Juillet	4,648	368	1,112	1,111	180	324	878	675
August -- Août	4,962	404	1,155	1,075	282	446	793	807
September -- Septembre	5,269	306	1,635	1,055	196	354	964	759
October -- Octobre	4,569	343	907	1,148	207	425	738	801
November -- Novembre	4,327	254	1,091	1,099	162	287	835	599
December -- Décembre	4,224	266	768	1,333	202	333	729	593

(1) Includes Yukon and Northwest Territories. -- Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 8. Retail Paper Purchased and Balances outstanding, by Provinces, 1967 and 1968
TABLEAU 8. Effets de commerce au détail achetés et créances actives, par province, 1967 et 1968

Province	Retail paper purchased -- Effets de commerce au détail achetés								
	Total all retail financing -- Total de l'ensemble du finance- ment des ventes au détail			Consumer goods -- Biens de consommation					
				Passenger cars (new and used) -- Voitures particulières (neuves et d'occasion)			All other -- Tous autres		
	1967	1968	Percentage change 1968/1967 -- Variation propor- tionnelle 1968/1967	1967	1968	Percentage change 1968/1967 -- Variation propor- tionnelle 1968/1967	1967	1968	Percentage change 1968/1967 -- Variation propor- tionnelle 1968/1967
\$'000		%	\$'000		%	\$'000		%	
CANADA	1,456,823	1,616,362	+ 11.0	800,635	890,450	+ 11.2	194,651	203,025	+ 4.3
Newfoundland -- Terre-Neuve ...	16,857	17,819	+ 5.7	8,511	9,362	+ 10.0	2,303	2,191	- 4.9
Prince Edward Island -- Île-du- Prince-Édouard	2,558	3,259	+ 27.4	1,544	1,794	+ 16.2	185	428	+ 131.4
Nova Scotia -- Nouvelle-Écosse	40,273	50,078	+ 24.3	17,133	22,806	+ 33.1	6,503	8,539	+ 31.3
New Brunswick -- Nouveau- Brunswick	36,512	36,958	+ 1.2	19,666	21,238	+ 8.0	3,801	4,987	+ 31.2
Québec	438,238	471,631	+ 7.6	269,959	297,967	+ 10.4	61,730	52,979	- 14.2
Ontario	467,276	534,904	+ 14.5	280,096	323,811	+ 15.6	55,849	58,115	+ 4.1
Manitoba	65,183	65,464	+ 0.4	30,962	32,462	+ 4.8	11,442	9,984	- 12.7
Saskatchewan	74,781	77,573	+ 3.7	32,449	31,676	- 2.4	10,228	12,946	+ 26.6
Alberta	162,424	179,793	+ 10.7	65,755	68,372	+ 4.0	23,468	28,891	+ 23.1
British Columbia (including Yukon and Northwest Territo- ries) -- Colombie-Britannique (Y compris le Yukon et les Territoires du Nord-Ouest) ..	152,721	178,883	+ 17.1	74,560	80,962	+ 8.6	19,142	23,965	+ 25.2
Retail paper purchased -- Effets de commerce au détail achetés						Balances outstanding -- Créances actives			
Commercial goods -- Biens commerciaux									
Commercial vehicles (new and used) -- Véhicules utilitaires (neufs et d'occasion)			All other -- Tous autres			December 31 -- 1e 31 décembre			
1967	1968	Percentage change 1968/1967 -- Variation propor- tionnelle 1968/1967	1967	1968	Percentage change 1968/1967 -- Variation propor- tionnelle 1968/1967	1967	1968	Percentage change 1968/1967 -- Variation propor- tionnelle 1968/1967	
\$'000		%	\$'000		%	\$'000		%	
CANADA	199,703	227,234	+ 13.8	261,834	295,653	+ 12.9	1,736,933	1,787,012	+ 2.9
Newfoundland -- Terre-Neuve ...	3,731	4,137	+ 10.9	2,312	2,128	- 8.0	18,087	20,182	+ 11.6
Prince Edward Island -- Île-du- Prince-Édouard	496	664	+ 33.9	333	373	+ 12.0	3,183	3,756	+ 18.0
Nova Scotia -- Nouvelle-Écosse	5,794	9,363	+ 61.6	10,844	9,371	- 13.6	46,490	54,083	+ 16.3
New Brunswick -- Nouveau- Brunswick	7,119	6,491	- 8.8	5,926	4,242	- 28.4	44,347	44,262	- 0.2
Québec	49,808	54,931	+ 10.3	56,741	65,754	+ 15.9	571,708	551,402	- 3.6
Ontario	58,081	67,268	+ 15.8	73,249	85,711	+ 17.0	528,485	576,544	+ 9.1
Manitoba	9,426	9,272	- 1.6	13,353	13,745	+ 2.9	66,864	73,212	+ 9.5
Saskatchewan	13,970	13,267	- 5.0	18,134	19,684	+ 8.5	83,372	84,795	+ 1.7
Alberta	31,383	34,176	+ 8.9	41,818	48,354	+ 15.6	189,411	188,344	- 0.6
British Columbia (including Yukon and Northwest Territo- ries) -- Colombie-Britannique (Y compris le Yukon et les Territoires du Nord-Ouest) ..	19,895	27,665	+ 39.1	39,124	46,291	+ 18.3	184,986	190,432	+ 2.9

List of Sales Finance Companies Covered at December 31, 1968

Répertoire des sociétés de financement au 31 décembre 1968

Nova Scotia -- Nouvelle-Écosse

Central Charge of Truro Ltd., Lane Bldg., Prince St., Truro

Québec

Ace Finance Corp. Ltd., 4770 Kent Ave., Room 100, Montréal 252
Alliance Crédit Corporation, et ses filiales, 750 Boul. Laurentien, Ville Saint-Laurent
B & M Finance Corporation, CP 247, Saint-Rémi, Cté de Napierville
J.E. Bélanger Finance, 405 rue Sherbrooke, Magog
Circle Acceptance Co. Ltd., 360 ouest rue Saint-Jacques, Suite 1601, Montréal 126
City Loan & Finance Corp., 1255 Phillips Sq., suite 503, Montréal 111
Coaticook Finance Inc., C.P. 729, Coaticook
Commercial Acceptance Corp. Ltd., 3547 Ave. du Parc, Montréal 130
Commodity Discount Ltd., 4150 Sherbrooke St. W., Montréal 215
Continental Discount Corp., 71-4^e Avenue, La Sarre, Cté d'Abitibi
Credit Acceptance Co. Ltd., 5775 Victoria Ave., Pièce 229, Montréal 252
Economic Finance Corporation, 4932 Wellington Avenue, Verdun 204
Equipment Finance Corp. Ltd., 407 rue McGill, (Suite 1010), Montréal 125
Finance Locale Inc., 49 Boul. Jacques-Cartier Sud, C.P. 130, Mont-Joli
Granby Finance Corp., 50 rue Centre, Granby
Industrial Acceptance Corp. Ltd., 1320 Graham Blvd. Town of Mount Royal, Montréal 304
La Compagnie de Finance J. Cardinal Ltée, 6915 - 191^{ème} Avenue, Rosemont, Montréal 217
La Société Financière du Québec Ltée, 312 rue Saint Jacques, L'Assomption
Les Mutuellistes-Caisse d'épargne et de crédit, 29 rue Mgr. Verreault, Mont-Joli
Linnval Acceptance Corporation Ltée, 277 Boul. Saint-Joseph, Hull
Mars Finance Ltd., 31 ouest rue Racine, Chicoutimi
Richelieu Finance Inc., 155 Champlain, Saint-Jean

Ontario

Acme Acceptance (London) Ltd., Box 531, London
Admiral Acceptance Corp. Ltd., 2320 Yonge St., Toronto 315
Associates Acceptance Company Ltd., 2171 Avenue Rd., Toronto 380
Atlas Acceptance Corp. Ltd., Suite 614, 62 Richmond St. W., Toronto 110
Automotive Finance Corp. Ltd., 605 James N., Hamilton
Avco Delta Corporation Canada Ltd., 201 Queens Ave., London 12
Baker Acceptance & Baker Finance Corp. Ltd., 500 University Ave., Toronto 101
Bonus Finance Ltd., 3447 Lakeshore Blvd. W., Long Branch 510
Canadian Acceptance Corp. Ltd., 2 St. Clair Ave. W., Toronto 195
Canadian Tire Acceptance Limited, 76 Division St., Box 458, Welland
Central Charge Service Ltd., 132 Lyon St., Ottawa 4
Chrysler Credit Canada Ltd., 21 King St. East, Toronto 210
Colonial Finance Corp. Ltd., Ste. 912, 21 Dundas Sq., Toronto 205
Commercial Credit Corp. Ltd., 95 St. Clair Ave. West, Toronto 195
Custom Credit Corp. Ltd., 144 King St. W., Kitchener
Danforth Discount Ltd., 898 Danforth Ave., Toronto 275
Dominion Acceptance Ltd., 79 Scollard St., Toronto 185
Eastwood Acceptance (Canada) Ltd., 57 Bloor W., Rm. 316, Toronto 189
Eisen Finance Ltd., 518 Goyeau St., Windsor
Ensign Acceptance Corp. Ltd., 501 Lakeshore Rd. E., Port Credit
Ford Motor Credit Co. of Canada Ltd., Suite 1722, 44 King St. W., Toronto 105
Frontier Acceptance Corporation Ltd., 5385 Yonge St., Willowdale 441
G.A.C. International Finance Corp. Ltd., Sales Finance Division, 345 Lakeshore Rd. E., Oakville 249
General Motors Acceptance Corp. of Canada Ltd., 2200 Yonge St., Toronto 299
Gibraltar Discount Co. Ltd., 445 King St. W., Rm. 200, Toronto 135
The Glengair Group Limited, P.O. Box 53, Toronto-Dominion Centre, Toronto 111
Goldale Acceptance Ltd., 906 - 11 Adelaide St. W., Toronto 105
Hamilton Discount Corp. Ltd., 42 James St., Hamilton
Insurance & Discount Corp'n. Ltd., 252 Eglinton Ave. E., Toronto 315
Lombank (Canada) Ltd., P.O. Box 460, Belleville
Manchester Acceptance Corp. Ltd., 25 Water St. N., Galt
Middlesex Acceptance & Discount Co. Ltd., 110 Dundas St., London
Mutual Discount Co., 3532 Eglinton Ave. West, Toronto 335
Neptune Acceptance, 2nd Floor, 83 Bloor St. W., Toronto 181
Northern Ontario Acceptance Co. Ltd., 4600 Toronto-Dominion Centre, Toronto 111
Paramount Discount Corp. 1961 Ltd., 105 Main St. E., Suite 1409, Hamilton
H. G. Pett Finance Company, 85 Dawlish Ave., Toronto 317
Plumbing & Heating Finance Ltd., 5385 Yonge St., Willowdale 441
Premier Finance Corporation Ltd., 345 Lakeshore Rd. East, Suite 305, Oakville 249
Redisco Canada Ltd., 21 King St. East, Toronto 210
Regent Acceptance Corp. Ltd., 143 Main St. E., P.O. Box 635, Hamilton
H. L. Staebler Co. Ltd., 618 King St. West, Kitchener
Standard Discount Corp. Ltd., 43 Eglinton Ave. E., 9th Floor, Toronto 315

List of Sales Finance Companies Covered at December 31, 1968 - Concluded

Répertoire des sociétés de financement au 31 décembre 1968 - fin

Ontario - Concluded -- fin

Superior Acceptance Corporation Ltd., 2 Carlton St., Toronto 200
Sutherland John & Sons Limited, 30 Quebec, Guelph
Traders Group Limited, Traders Bldg., 625 Church St., Toronto 285
Transamerica Commercial Corp. of Canada Ltd., 8th Floor, 120 Eglinton Ave. E., Toronto 315
Triad Acceptance Company, 90 Eglinton Ave. E., Toronto 315
Union Acceptance Corp. Ltd., 212 King St. West, Toronto 129
United Dominions Corp. (Canada) Ltd., 185 Bloor St. E., Toronto 285

Manitoba

Brock Finance Co. Ltd., 362 Main St., Winnipeg
Canadian Indemnity Co., 333 Main St., Winnipeg
Founders Acceptance Corp. Ltd., 800 Portage Ave., Winnipeg 10
Garry Finance Corporation Ltd., 201 Lindsay Bldg., Winnipeg
Growth Acceptance Corp Ltd., 1530 Gamble Place, Winnipeg
Guardian Finance Group, 298 Garry St., Winnipeg
Kenright Securities Ltd., 1008 Wall Street, Winnipeg 3
Metland Professional Investment Corp. Ltd., Royal Bank Bldg., Portage & Edmonton, Winnipeg 1
Public Finance (Ontario) Ltd., 362 Main St., Winnipeg
Ryan Agency Ltd., 200 - 296 Garry St., Winnipeg 1
Standard Finance Corp. Ltd., 710 Mall Centre Bldg., 491 Portage Ave., Winnipeg
Tri-State Acceptance Co. Ltd., 402 Paris Bldg., Winnipeg 2
Western Finance Co. Ltd., 283 Portage Ave., Rm. 200, Winnipeg
Whiteshell Finance Corporation, 784 Notre Dame Ave., Winnipeg 3

Saskatchewan

Motor Dealers Acceptance Co. Ltd., 2054 Broad St., Regina

Alberta

Chieftain Investment Co. Ltd., 10975 - 124th St., Edmonton
Domestic Finance Co. Ltd., 533 - 8th Ave. S.W., Calgary
Edmonton Finance & Development Co. Ltd., 10013 - 101A Avenue, Edmonton
Hemevans Investments Limited, 302 - 3rd Floor CPR Bldg., Edmonton
General Finance Corp. Ltd., 603 Centre Street South, Calgary
Herman H. Schultz Finance Ltd., Bashaw
Superior Finance Co. Ltd., P.O. Box 67, Bashaw
Toole Peet & Co. Ltd., 809 - 2nd St. W., Calgary
Union Finance Ltd., Box 1450, Wetaskiwin

British Columbia -- Colombie-Britannique

B.C. Automobile Finance Co. (1958) Ltd., 1090 Kingsway, Vancouver
British Acceptance Corp. Ltd., 900 West Pender St., Vancouver 1
Coast Finance Ltd., 800 Kingsway, Vancouver
Consumer's Finance Corporation Ltd., Main St., Box 129, Mission City
General Securities Ltd., 4550 Lougheed Highway, Burnaby
Georgia Finance Co. Ltd., 615 Burrard St., Vancouver 1
Golden Eagle Finance Corporation Ltd., Dewdney Trunk Rd., R.R. no. 2, Mission City
Hartex Investments Ltd., 2333 Government St., Victoria
Independent Finance Limited, Box 970, Kimberley
Island Finances Ltd., 762 Port St., Victoria
Laurentide Financial Corp. Ltd. & Canadian subsidiary companies, 4th Floor, 1030 West Georgia St., Vancouver
Mid-City Acceptance Corp. Ltd., 1373 Kingsway, Vancouver 10
Overland Acceptance Ltd., 3750 Kitchener, Burnaby
Provident Finance Corp. Ltd., 335 East Broadway, Vancouver 10
Robertson Finance Co. Ltd., P.O. Box 817, New Westminster
Seaboard Acceptance Corp. Ltd., 2211 West 4th Ave., Vancouver 9
West Coast Finance Ltd., 47 West Broadway, Vancouver 10
Western Finance Co., Box 714, New Westminster
Winram Finance Ltd., 1678 West Broadway, Suite 2, Vancouver 9

SALES FINANCE COMPANIES - 1968

Name and Location of Head Office

Please correct any mistakes in name or address

Taken in conformity with the requirements of the Statistics Act, Chapter 257, revised Statutes of Canada, 1952.

INSTRUCTIONS

1. Please include all your branches in this report.
2. "PAPER PURCHASED." Information on paper purchased should cover the calendar year 1968, or the business year most closely approximating this period. If you did not operate for the full year, enter paper purchased figures for the portion of the year during which you were in business. If possible, exclude renewal transactions.
3. "BALANCES OUTSTANDING." Information on balances outstanding should not be confined to the balances outstanding on paper purchased in 1968 but should cover all balances outstanding on your books at December 31, 1968, for each commodity classification.
4. If exact data are available for group totals, but not for breakdowns within the groups, report book figures for totals and show "estimated" breakdowns within the groups.

RETAIL FINANCING

(Include only goods secured by conditional sales agreements)

1. Retail paper purchased and balances outstanding, by commodities:

COMMODITY	Retail paper purchased, 1968 (see instructions)		Balances outstanding December 31, 1968 (see instructions)
	Units	Dollar volume	
A. CONSUMER GOODS:	Exclude Renewal Transactions		\$
(i) Motor vehicles:			
Passenger cars, new			
Passenger cars, used			
* Total, passenger cars			A
(ii) Other consumer goods:			
T.V., radios, record players (and combination sets).....	x x x x		
Electric and gas household appliances (refrigerators, stoves, washers, portable appliances, etc.)	x x x x		
Furniture	x x x x		
Household furnaces, air conditioning and plumbing equipment	x x x x		
Mobile and prefabricated homes	x x x x		
All other consumer goods (clothing, china, jewellery, musical instruments, boats, aluminum windows, snow- mobiles, etc.)	x x x x		
Total, other consumer goods	x x x x		B
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles: Commercial vehicles, new			
Commercial vehicles, used			
* Total, commercial vehicles			C
(ii) All other (farm, commercial and industrial machinery and equipment, etc.)	x x x x		D
TOTAL RETAIL FINANCING	x x x x		(A + B + C + D)

*If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation.

2. Retail Paper Purchased and Balances Outstanding, 1968, by Provinces.

Note: Classify by Province of origin rather than by location of office, if possible.

Province of Origin	Retail Paper Purchased, 1968					Balances outstanding Dec. 31, 1968 (see instructions)
	Total, all retail financing	Consumer goods		Commercial goods		
		Passenger cars (new and used)	All other	Commercial vehicles (new and used)	All other	
	\$	\$	\$	\$	\$	\$
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
British Columbia (including Yukon and N.W.T.)						
CANADA						

OTHER BUSINESS

3. Please indicate amount of other business transacted during 1968 and the balances outstanding as of Dec. 31, 1968, with respect to such business.

Type of transaction	Type of security required (conditional sales agreement, chattel mortgage, promissory note, etc.)	Amount transacted	Balances outstanding December 31, 1968
Wholesale financing			
Personal loans			
Home improvement loans			
Mortgage loans			
Business loans - not secured by conditional sales agreements (if possible specify main types of loans granted under (a), (b) and (c)).			
(a)			
(b)			
(c)			
Others (specify):			
.....			
.....			
.....			

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From 19..... To 19.....

Signature	Official Title	Date
		..... 1969

SOCIÉTÉS DE FINANCEMENT DES VENTES 1968

Nom et situation du siège social

Prière de corriger le nom et l'adresse s'il y a lieu

Effectué en conformité de la loi sur la statistique, chapitre 257, Statuts révisés du Canada, 1952.

INSTRUCTIONS

1. Prière d'inclure dans le présent rapport toutes vos succursales.
2. TITRES DE VENTE ACHETÉS. Les renseignements demandés au sujet des titres de vente achetés doivent porter sur l'année civile 1968 ou sur l'exercice qui s'en rapproche le plus. Si vous n'avez pas été en activité durant l'année entière, inscrire les chiffres relatifs aux titres de ventes achetés durant la partie de l'année où vous l'avez été. Si possible, exclure les opérations de renouvellement.
3. SOLDES À RECOURVIR. Les renseignements sur les soldes à recouvrer ne doivent pas être limités seulement aux soldes à recouvrer sur les titres de ventes achetés en 1968 mais doivent comprendre tous les soldes à recouvrer inscrits dans vos livres au 31 décembre 1968 à l'égard de chaque article.
4. Si vous disposez de données exactes quant aux totaux des groupes, mais non quant aux détails, donnez les totaux comptables et inscrivez une estimation quant aux détails des groupes.

FINANCEMENT EN DÉTAIL

(N'inclure que les biens acquis en vertu de contrats de ventes sous condition suspensive)

1. Titres de vente en détail achetés et soldes à recouvrer, par marchandise:

MARCHANDISE	Titres de vente en détail achetés, 1968 (voir instructions)		Soldes à recouvrer, 31 décembre 1968 (voir instructions)
	Unités	Dollars	
A. BIENS DE CONSOMMATION:	Exclure les opérations de renouvellement		\$
i) Véhicules automobiles:		\$	
Voitures particulières neuves			
Voitures particulières d'occasion			A
*Total, voitures particulières			
ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et radios-phonos)	x x x x		
Articles ménagers à l'électricité et au gaz (réfrigérateurs, cuisinières, lessiveuses, accessoires portatifs, etc.)	x x x x		
Meubles	x x x x		
Fornaises de ménage, appareils de climatisation et de plomberie	x x x x		
Maisons mobiles et préfabriquées	x x x x		
Tous autres biens de consommation (vêtements, porcelaine, bijouterie, instruments de musique, bateaux, fenêtres d'aluminium, auto-neiges, etc.)	x x x x		B
Total, autres biens de consommation	x x x x		
B. BIENS COMMERCIAUX ET INDUSTRIELS:			
i) Véhicules automobiles: Véhicules commerciaux neufs			
Véhicules commerciaux d'occasion			C
*Total, véhicules commerciaux			
ii) Tous autres biens (y compris outillage et instruments agricoles, commerciaux et industriels, etc.)	x x x x		D
TOTAL FINANCEMENT EN DÉTAIL	x x x x		(A + B + C + D)

*Si vous faites rapport du financement des véhicules automobiles mensuellement et que ce chiffre ne concorde pas avec la somme des douze rapports mensuels, prière de donner une explication.

2. Titres de vente en détail achetés et soldes à recouvrer, 1968, par province:

Nota: Classer par province d'origine plutôt que par bureau, si possible.

Province d'origine	Titres de vente en détail achetés, 1968					Soldes à recouvrer, 31 décembre 1968 (voir instructions)
	Total financement en détail	Biens de consommation Voitures particulières, (neuves et d'occasion)	Autres	Biens commerciaux Véhicules commerciaux (neufs et d'occasion)	Autres	
	\$	\$	\$	\$	\$	\$
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique (y compris le Yukon et les T.N.-O.)						
CANADA						

AUTRES TRANSACTIONS

3. Prière d'indiquer le montant des autres transactions en 1968 et les soldes dus au 31 décembre 1968 à l'égard de ces opérations.

Genre d'opération	Forme de garantie requise (contrat de vente sous condition suspensive, hypothèque sur biens meubles, billet à ordre, etc.)	Montant des opérations	Solde dû au 31 décembre 1968
Financement en gros			
Prêts personnels			
Prêts pour améliorations aux habitations			
Prêts sur hypothèques			
Prêts d'affaires — non obtenus en vertu de con- trats de vente sous condition suspensive (si possible préciser, à a), b) et c), les principaux genres de prêts consentis)			
a)			
b)			
c)			
Autres (préciser)			
.....			
.....			
.....			

Je déclare que les renseignements contenus dans le présent rapport sont de bonne foi et, autant que je sache, complets et exacts. Ils embrassent la période:

du 19 au 19

Signature Fonction officielle Date

1969

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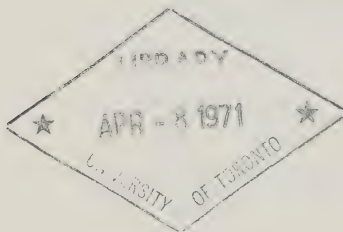


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Canada, Statistics, Bureau of

SALES FINANCING

LE FINANCEMENT DES VENTES

1969



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SYMBOLS

The interpretation of the symbols used in the tables throughout this publication is as follows:

.. figures not available.

- nil or zero.

-- amount too small to be expressed.

^r revised figures.

SIGNES CONVENTIONNELS

Signification des signes utilisés dans les tableaux de la présente publication:

.. nombres indisponibles.

- néant ou zéro.

-- nombres infimes.

^r nombres rectifiés.

1969

This annual survey of sales financing in Canada covers all firms whose principal activity is known to be the financing of instalment sales of consumer and commercial goods. (A list of these firms, together with a sample of the questionnaire used for the survey will be found on the back pages of this publication.)

The sales financing undertaken by firms not classified to this industry is excluded, such as that of firms principally engaged in extending cash loans and acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. At year end 1969 it is estimated that consumer loan companies held outstanding balances of about \$113 million of this class of finance paper. The unspecified volume of instalment financing by captive acceptance companies is included with the accounts receivable reported by department stores and other retail merchandising establishments in the monthly bulletin Credit Statistics (DBS Catalogue No. 61-004). (The instalment financing undertaken by these acceptance companies is regarded as being essentially an extension of the merchandising function, thus justifying the incorporation of their data with merchandising statistics and exclusion from this report on independent sales finance companies.)

By year end 1969, total balances outstanding on the books of sales finance companies for retail financing had risen 22.0 per cent above the previous year to \$2,180.8 million. It must be pointed out that this record level of retail paper outstanding, comprising balances of \$1,264.5 million for consumer goods and \$916.4 million for commercial and industrial goods, was not achieved merely by expansion in business activity. Rather, it is due, to a substantial degree, to the inclusion of the statistical data of a number of existing firms to the survey universe for the first time. This is particularly the case in the retail financing of commercial and industrial goods.

Similarly, in reaching a high-point of \$1,933.5 million for total acquisitions of new sales paper during 1969 - composed of \$1,181.3 million for consumer goods and \$752.2 million for commercial goods - the inclusion of new statistical data, as mentioned above, contributed significantly to the 19.6 per cent over-the-year increase. Purchases of consumer goods paper increased over-all by 8.0 per cent. This was mainly due to the doubling in value of paper purchases to finance mobile and prefabricated homes and occurred despite reduced acquisitions of used passenger car paper which fell by 2.2 per cent from last year to \$281.7 million. Passenger car financing, both new and used, increased by 5.7 per cent in value but fell to 48.7 per cent of all retail financing undertaken during the year after having averaged 54.7 per cent over the past decade. The financing of commercial vehicles and industrial equipment attained a record volume of \$752.2 million, a 43.9 per cent increase over the \$522.9 million during 1968, - but this amount includes most of the new statistical data referred to above. As a consequence there was a 6.6 percentage point hike, to 38.9 per cent, in this segment of retail financing, relative to the consumer goods portion.

The provincial distribution of new paper purchases and balances outstanding at year-end is shown in Table 8. Every province shared in the \$317.1 million additional new business written during 1969. Ontario just

1969

L'enquête annuelle sur le financement des ventes au Canada comprend toutes les entreprises dont il est établi qu'elles s'occupent principalement du financement des ventes à tempérament de biens de consommation ou de biens commerciaux. (On trouvera à la fin du bulletin la liste de ces entreprises ainsi qu'un spécimen du questionnaire de l'enquête.)

Est exclu le financement de ventes assuré par des entreprises faisant partie d'autres branches d'activité, par exemple toute entreprise dont l'activité principale consiste à octroyer des prêts en espèces, ou toute société de financement constituée en filiale d'un important organisme de vente au détail, ou traitant exclusivement avec un tel organisme. A la fin de 1969, la valeur des créances actives de ce genre de contrat de financement que détenaient les sociétés de prêts au consommateur était d'environ 113 millions de dollars. La part indéterminée du financement à tempérament revenant aux sociétés de financement qui dépendent d'organismes de vente est intégrée aux comptes à recevoir des grands magasins et des autres entreprises de vente au détail figurant dans le bulletin mensuel La statistique du crédit (N° 61-004 au catalogue du B.F.S.). (On considère que le financement des ventes assuré par ces sociétés de financement constitue essentiellement un prolongement des activités de vente, ce qui justifie qu'on englobe ces chiffres dans les statistiques du commerce plutôt que dans le présent bulletin qui concerne les sociétés indépendantes de financement.)

A la fin de 1969, l'ensemble des créances actives inscrites aux livres des sociétés de financement au titre des ventes au détail était de 2,180,8 millions de dollars, soit 22,0 p. 100 de plus que l'année précédente. Il faut souligner ici que ce chiffre record atteint par les effets de commerce au détail impayés, qui englobe des créances d'une valeur de 1,264,5 millions de dollars pour les biens de consommation et de 916,4 millions de dollars pour les biens commerciaux et industriels, n'est pas simplement le résultat d'une expansion de l'activité commerciale. Il faut plutôt voir là, en grande partie, le résultat de la première prise en compte, dans l'univers de l'enquête des données statistiques concernant un certain nombre de sociétés qui existaient déjà. Cela vaut particulièrement pour le financement au détail des biens commerciaux et industriels.

De même, si le montant des nouveaux effets de commerce escomptés a atteint un chiffre record de 1,933,5 millions de dollars en 1969 (1,181,3 millions de dollars pour les biens de consommation et 752,2 millions de dollars pour les biens commerciaux), l'inclusion de nouvelles données statistiques qui vient d'être mentionnée a contribué d'une manière significative à l'augmentation de 19,6 p. 100 par rapport à l'année précédente. Les achats d'effets de commerce pour les biens de consommation a augmenté de 8,0 p. 100. Cette augmentation provient surtout de ce que la valeur des effets de commerce escomptés pour le financement des maisons mobiles et préfabriquées, a doublé, et elle s'est produite en dépit d'une baisse dans les acquisitions des nouveaux effets de commerce pour les voitures particulières d'occasion, tombées à 281,7 millions de dollars, soit 2,2 p. 100 de moins que l'année précédente. En valeur, le financement des voitures particulières neuves et d'occasion a progressé de 5,7 p. 100, mais il ne représentait plus que 48,7 p. 100 du financement des ventes au détail consenti au cours de l'année, alors qu'en moyenne, au cours de la dernière décennie cette part était de 54,7 p. 100. Le financement des véhicules utilitaires et du matériel industriel a atteint un chiffre record de 752,2 millions de dollars, soit une augmentation de 43,9 p. 100 par rapport à 1968 (522,9 millions de dollars); toutefois, ce montant englobe la plupart des nouvelles données statistiques mentionnées plus haut. Par conséquent dans ce secteur du financement des ventes au détail, il y a eu progression de 6,6 points pour atteindre 38,9 p. 100, par rapport au secteur des biens de consommation.

La répartition par province des achats de nouveaux effets de commerce et des créances actives à la fin de l'année figure au Tableau 8. Toutes les provinces ont participé à l'augmentation des nouvelles affaires souscrites pendant l'année qui totalise

retained its 33.0 per cent market-share of all current business by maintaining its almost one-third share of this additional business and recording a 19.3 per cent overall increase since the last year end. The marked gains recorded by Alberta and British Columbia over the year enhance their combined market-share by 3.2 percentage points, to slightly over a quarter of the total. The other provinces despite over-the-year improvements in purchases of 11.4 per cent for Quebec, 12.4 per cent for the Atlantic Provinces and 9.8 per cent for Manitoba and Saskatchewan combined, obtained diminished shares in the growth volume -- which, in turn resulted in a corresponding 3.2 percentage point loss in market-share. A corollary of the above transactions is that at year-end market-shares of balances outstanding adjusted 4.0 percentage point to the advantage of the two westernmost provinces, leaving them in possession of slightly over a quarter of the total from 21.2 per cent last year. A corresponding downward percentage shift in market-share was experienced by all other provinces leaving the Atlantic Provinces at 6.6 per cent, the central provinces at 59.9 per cent, and the other western provinces with 8.3 per cent.

Wholesale financing of retail dealers' inventories by sales finance companies rose 5.2 per cent over the \$3,020.8 million figure of the previous year to \$3,177.2 million in 1969 resulting in 13.5 per cent higher balances outstanding at year-end of \$685.0 million. Here again the inclusion of new statistical data referred to earlier contributed substantially to the higher level of wholesale financing.

Data on lease and rental financing by sales finance companies was collected for the first time at the year end. As no precise definition had been provided on the questionnaire it was discovered that this category of business was open to very wide interpretation in the trade embracing not only strictly leasing (where the company retained title to the goods leased and acted as lessor) but also a variety of retail financing at special financial rates. After adjustments the total balance outstanding amounted to \$165.5 million comprising \$38.7 million for motor vehicle leasing, both passenger and commercial, and \$126.8 million for machinery and equipment leasing.

317.1 millions de dollars. L'Ontario a tout juste conservé sa part de marché de 33.0 p. 100 de toutes les affaires courantes, en continuant à détenir près du tiers de la part de l'augmentation des nouvelles affaires et en enregistrant une augmentation globale de 19.3 p. 100 par rapport à la fin de l'année dernière. Les gains importants par rapport à l'année précédente enregistrés pour l'Alberta et la Colombie-Britannique ont relevé de 3.2 points l'ensemble de leur part du marché qui représente un peu plus du quart du chiffre total. Les autres provinces, malgré une progression des achats par rapport à l'année précédente, chiffrée à 11.4 p. 100 pour le Québec, à 12.4 p. 100 pour les provinces de l'Atlantique et à 9.8 p. 100 en tout pour la Saskatchewan et le Manitoba, ont vu leur part de l'accroissement diminuer, ce qui par contrecoup a entraîné un recul de 3.2 points de pourcentage de leur part du marché. En conséquence directe de ces transactions, la part du marché des créances actives pour la Colombie-Britannique et l'Alberta avait progressé de 4.0 points à la fin de l'année leur laissant ainsi un peu plus du quart du marché, au lieu de 21.2 p. 100 l'année précédente. La part du marché prise par toutes les autres provinces s'est trouvée réduite d'autant, les provinces de l'Atlantique se situant à 6.6 p. 100, les provinces centrales à 59.9 p. 100 et les autres provinces de l'ouest à 8.3 p. 100.

En 1969, le financement au stade de gros des stocks des détaillants a atteint 3,177.2 millions de dollars, soit 5.2 p. 100 de plus que l'année précédente (3,020.8 millions de dollars) ce qui s'est traduit par une hausse de 13.5 p. 100 des créances actives, qui atteignaient 685.0 millions de dollars à la fin de l'année. Une fois de plus l'inclusion de nouvelles données statistiques mentionnée plus haut a contribué pour une grande part à la hausse du financement au stade de gros.

Pour la première fois, des données sur le crédit-bail et la location-service consentis par les sociétés de financement des ventes ont été recueillies à la fin de l'année. Comme le questionnaire ne comportait aucune définition précise de ce genre d'affaires, on s'est rendu compte que cette catégorie de transactions donnait lieu à une vaste marge d'interprétation non seulement pour le secteur du crédit-bail (où la société reste propriétaire en titre des biens qu'elle cède à bail et agit en tant que bailleur) mais également pour une diversité de formes de financement au détail consenti à des taux spéciaux. Après rectification, l'ensemble des créances actives s'élevait à 165.5 millions de dollars, soit 38.7 millions de dollars pour le crédit-bail en véhicules automobiles particuliers et commerciaux et 126.8 millions de dollars pour le crédit-bail en machines et en matériel.

Statement A. Summary of Changes in Sales Financing in Canada, 1969/1968
Percentage Changes over the Year in Balances Outstanding and
Paper Purchased, by Commodities

Tableau Analytique A. Résumé des variations du financement des ventes au Canada
en 1969 par rapport à 1968
Taux de variation des créances actives et de l'achat d'effets, par produit

Commodity - Marchandises	Paper purchased - Effets de commerce achetés	Balances outstanding - Créances actives
	per cent - pour-cent	
All commodities - Total - Toutes marchandises	+ 19.6	+ 22.0
Consumer goods - Biens de consommation	+ 8.0	+ 12.4
New passenger cars - Voitures particulières neuves	+ 9.5	+ 10.1
Used passenger cars - Voitures particulières d'occasion	- 2.2	+ 21.9
Other consumer goods - Autres biens de consommation	+ 18.2	
Commercial and industrial goods - Biens commerciaux et industriels	+ 43.9	+ 38.4
New commercial vehicles - Véhicules utilitaires neufs	+ 46.4	+ 40.7
Used commercial vehicles - Véhicules utilitaires d'occasion	+ 30.8	
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) - Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	+ 44.9	+ 36.9

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies,
Historical Summary, 1941 and 1949-1969

TABLEAU 1. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes,
sommaire rétrospectif, 1941 et 1949-1969

Year — Année	Paper purchased			Balances outstanding (year end)		
	Effets de commerce achetés			Créances actives (à la fin de l'année)		
	Consumer goods — Biens de Consommation	Commercial and industrial goods — Biens commerciaux et industriels	Total	Consumer goods — Biens de Consommation	Commercial and industrial goods — Biens commerciaux et industriels	Total
	thousands of dollars — milliers de dollars					
1941	77,326	22,951	100,277	48,854	15,820	64,674
1949 (1)	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817

(1) Including Newfoundland from 1949. — Y compris Terre-Neuve depuis 1949.

ANNUAL FINANCING OF RETAIL INSTALMENT SALES, BY SALES FINANCE COMPANIES

FINANCEMENT ANNUEL DES VENTES AU DÉTAIL À TEMPÉRAMENT, SOCIÉTÉS DE FINANCEMENT DES VENTES

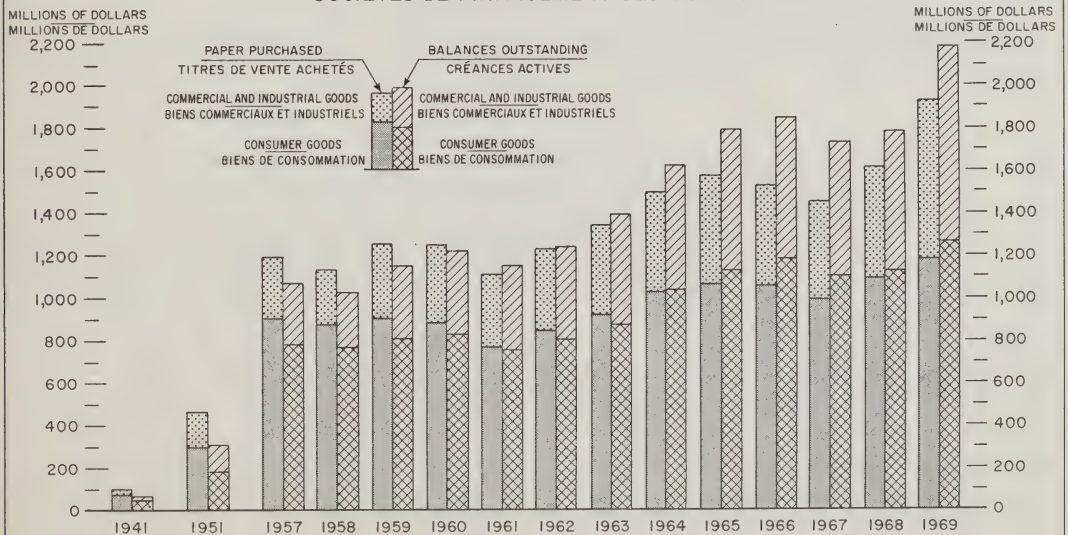


TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Finance Companies, percentage composition, by Commodities, 1968 and 1969

TABLEAU 2. Répartition en pourcentage, par genre de marchandise, des crédits pour achats à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes, 1968 et 1969

Commodity — Marchandises	Paper purchased — Effets de commerce achetés				Balance outstanding (year end) — Créances actives (à la fin de l'année)			
	Amount — Montant		Per cent of total — Pourcentage du total		Amount — Montant		Per cent of total — Pourcentage du total	
	1968	1969	1968	1969	1968	1969	1968	1969
	\$ '000		%		\$ '000		%	
All commodities — Total — Toutes marchandises	1,616,362	1,933,520	100.0	100.0	1,787,012	2,180,817	100.0	100.0
Consumer goods — Biens de consommation	1,093,475	1,181,292	67.7	61.1	1,124,709	1,264,455	62.9	58.0
New passenger cars — Voitures particulières neuves	602,530	659,552	37.3	34.1	) 907,091	999,150	50.7	45.8
Used passenger cars — Voitures particulières d'occasion	287,920	281,693	17.8	14.6)			
Other consumer goods (radios, television sets, electrical and gas appliances, fur- niture, jewellery, clothing, etc.) — Au- tres biens de consommation (radios, télé- viseurs, appareils électriques et au gaz, meubles, bijoux, vêtements, etc.)	203,025	240,047	12.6	12.4	217,618	265,305	12.2	12.2
Commercial and industrial goods — Biens com- merciaux et industriels	522,887	752,228	32.3	38.9	662,303	916,362	37.1	42.0
New commercial vehicles — Véhicules utili- taires neufs	171,298	250,777	10.6	13.0	) 258,135	363,256	14.5	16.6
Used commercial vehicles — Véhicules utili- taires d'occasion	55,936	73,184	3.4	3.8)			
Other commercial goods (including farm im- plements, tractors, factory and commer- cial equipment) — Autres biens commercia- ux (y compris outillage agricole, trac- teurs, matériel commercial et industriel)	295,653	428,267	18.3	22.1	404,168	553,106	22.6	25.4

Statement B. Percentage Breakdown of Credit Outstanding Between New and Used Motor Vehicles

Tableau analytique B. Répartition proportionnelle des créances actives, véhicules neufs et d'occasion

Commodity — Marchandises	Balance outstanding December 31, 1969 — Créances actives le 31 décembre 1969
	per cent — pour-cent
Passenger cars — Voitures particulières	100.0
New passenger cars — Voitures particulières neuves	72.0
Used passenger cars — Voitures particulières d'occasion	28.0
Commercial vehicles — Véhicules utilitaires	100.0
New commercial vehicles — Véhicules utilitaires neufs	79.2
Used commercial vehicles — Véhicules utilitaires d'occasion	20.8

Statement C. Percentage Breakdown of Financing of Consumer Goods other than Passenger Cars

Tableau analytique C. Répartition proportionnelle du financement des biens de consommation autres que les voitures particulières

Commodity — Marchandises	Paper purchased 1969 — Effets de commerce achetés 1969
	per cent — pour-cent
Consumer goods other than passenger cars — Biens de consommation autres que les voitures particulières	100.0
Televisions, radios and record players — Téléviseurs, radios et tourne-disques	8.9
Electrical and gas household appliances — Appareils ménagers au gaz et à l'électricité	8.2
Furniture and home furnishings — Meubles et articles d'ameublement	7.8
Home improvement goods — Biens pour améliorations aux habitations	7.0
Mobile and prefabricated homes — Maisons mobiles et préfabriquées	41.8
Recreational equipment — Matériels de loisirs	7.4
All other consumer goods — Tous autres biens de consommation	18.9

TABLE 3. Financing of Motor Vehicle Sales in Canada, 1949-1969

TABLEAU 3. Financement des ventes de véhicules automobiles au Canada, 1949-1969

Year — Année	New and used vehicles		New vehicles — Véhicules neufs				Used vehicles — Véhicules d'occasion			
	Total		Passenger		Commercial		Passenger		Commercial	
	Véhicules neufs et d'occasion		Voitures particulières		Véhicules utilitaires		Voitures particulières		Véhicules utilitaires	
	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant
		\$'000		\$'000		\$'000		\$'000		\$'000
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771
1963	473,404	888,963	168,161	442,186	27,143	108,152	247,449	287,875	30,651	50,750
1964	495,069	1,004,630	186,361	511,367	28,934	123,458	250,333	318,565	29,441	51,240
1965	482,089	1,055,970	199,587	562,630	30,213	129,181	225,553	312,810	26,736	51,349
1966	467,171	1,065,638	198,261	570,542	33,648	146,485	209,162	297,593	26,100	51,018
1967	415,481	1,000,338	174,270	529,850	32,449	149,152	184,409	270,785	24,353	50,551
1968	438,541	1,117,684	189,552	602,530	37,665	171,298	186,323	287,920	25,001	55,936
1969	448,203	1,265,205	201,178	659,552	43,721	250,776	176,196	281,693	27,108	73,184

TABLE 4. Financing of Motor Vehicle Sales, by Sales Finance Companies, by Provinces, 1969

TABEAU 4. Financement des ventes de véhicules automobiles, sociétés de financement des ventes, par province, 1969

Province	New — Neuves		Used — D'occasion		Total	
	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant
		\$'000		\$'000		\$'000
Passenger cars — Voitures particulières						
CANADA	201,178	659,552	176,196	281,693	377,374	941,245
Atlantic Provinces — Provinces Atlantiques	10,886	34,340	12,868	18,362	23,754	52,702
Québec	70,884	224,620	56,557	86,078	127,441	310,698
Ontario	74,500	249,706	58,985	99,687	133,485	349,393
Manitoba	6,365	21,089	7,147	10,951	13,512	32,040
Saskatchewan	4,587	15,744	7,002	9,972	11,589	25,716
Alberta	15,535	52,011	15,831	25,176	31,366	77,187
British Columbia(1) — Colombie-Britannique(1)	18,421	62,042	17,806	31,467	36,227	93,509
Commercial vehicles — Véhicules utilitaires						
CANADA	43,721	250,776	27,108	73,184	70,829	323,960
Atlantic Provinces — Provinces Atlantiques	3,179	20,943	2,133	5,255	5,312	26,198
Québec	9,190	56,958	5,566	14,468	14,756	71,426
Ontario	14,068	81,241	6,371	19,638	20,439	100,879
Manitoba	1,515	7,479	1,400	3,834	2,915	11,313
Saskatchewan	1,983	8,298	2,273	4,691	4,256	12,989
Alberta	7,238	35,813	5,039	12,896	12,277	48,709
British Columbia(1) — Colombie-Britannique(1)	6,548	40,044	4,326	12,402	10,874	52,446

(1) Includes Yukon and Northwest Territories. — Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 5. Percentage Change in Number of Vehicles Financed and Amount of Financing, by Provinces, 1969/1968

TABEAU 5. Variation proportionnelle du nombre de véhicules financés et du montant du financement, par province, 1969/1968

Province	Number — Nombre				Amount — Montant			
	New vehicles — Véhicules neufs		Used vehicles — Véhicules d'occasion		New vehicles — Véhicules neufs		Used vehicles — Véhicules d'occasion	
	Pas- senger — Voitures parti- culières	Commer- cial — Véhi- cules utili- taires	Pas- senger — Voitures parti- culières	Commer- cial — Véhi- cules utili- taires	Pas- senger — Voitures parti- culières	Commer- cial — Véhi- cules utili- taires	Pas- senger — Voitures parti- culières	Commer- cial — Véhi- cules utili- taires
	per cent — pour-cent							
CANADA	+ 6.1	+ 16.1	— 5.4	+ 8.4	+ 9.5	+ 46.4	— 2.2	+ 30.8
Atlantic Provinces — Provinces Atlantiques	— 5.0	+ 3.1	— 12.1	— 1.8	— 2.6	+ 27.2	— 8.0	+ 25.4
Québec	+ 6.2	+ 9.5	— 6.2	+ 5.9	+ 7.7	+ 32.6	— 3.7	+ 20.7
Ontario	+ 8.1	+ 20.5	— 5.5	+ 13.3	+ 12.9	+ 52.7	— 2.9	+ 39.5
Manitoba	+ 2.2	— 1.4	— 10.3	+ 15.8	+ 4.5	+ 13.5	— 10.8	+ 42.8
Saskatchewan	— 19.5	— 18.4	— 21.2	— 11.9	— 17.9	— 3.1	— 20.3	— 0.3
Alberta	+ 10.3	+ 21.4	+ 1.6	+ 7.1	+ 15.4	+ 47.2	+ 8.1	+ 30.9
British Columbia(1) — Colombie-Britannique(1)	+ 12.3	+ 42.6	+ 7.8	+ 25.2	+ 16.8	+ 108.3	+ 13.1	+ 46.9

(1) Includes Yukon and Northwest Territories. — Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1969

TABLEAU 6. Nombre de véhicules automobiles financés, par province et par mois, 1969

Month - Mois	Canada	Atlantic Provinces - Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britan- nique(1)
New passenger cars - Voitures particulières neuves								
ANNUAL - TOTAL - ANNUEL	201,178	10,886	70,884	74,500	6,365	4,587	15,535	18,421
January - Janvier	11,876	625	3,863	4,880	288	250	795	1,175
February - Février	12,730	720	4,140	5,200	315	280	892	1,183
March - Mars	15,294	1,002	5,231	5,811	425	359	1,083	1,383
April - Avril	18,907	1,179	7,103	6,757	630	424	1,370	1,444
May - Mai	18,598	920	6,748	7,040	532	435	1,412	1,511
June - Juin	19,927	1,033	6,854	7,599	602	409	1,728	1,702
July - Juillet	19,887	1,060	7,017	7,286	701	471	1,484	1,868
August - Août	16,571	980	6,075	5,394	682	408	1,319	1,713
September - Septembre	17,992	1,025	6,387	6,213	659	435	1,567	1,706
October - Octobre	19,617	960	6,954	7,294	653	476	1,460	1,820
November - Novembre	15,181	731	5,415	5,640	451	323	1,230	1,391
December - Décembre	14,598	651	5,097	5,386	427	317	1,195	1,525
New commercial vehicles - Véhicules utilitaires neufs								
ANNUAL - TOTAL - ANNUEL	43,721	3,179	9,190	14,068	1,515	1,983	7,238	6,548
January - Janvier	2,676	153	547	921	92	127	481	355
February - Février	2,574	175	561	822	87	128	467	334
March - Mars	3,409	248	615	1,244	120	160	505	517
April - Avril	4,248	358	823	1,472	143	200	677	575
May - Mai	4,235	258	864	1,390	128	222	724	649
June - Juin	4,240	274	881	1,390	142	178	703	672
July - Juillet	4,312	309	824	1,443	143	174	682	737
August - Août	3,582	324	713	1,124	151	156	512	602
September - Septembre	4,117	297	1,050	1,218	134	188	625	605
October - Octobre	3,805	257	873	1,138	150	177	650	560
November - Novembre	3,335	259	727	980	114	136	598	521
December - Décembre	3,188	267	712	926	111	137	614	421
Used passenger cars - Voitures particulières d'occasion								
ANNUAL - TOTAL - ANNUEL	176,196	12,868	56,557	58,985	7,147	7,002	15,831	17,806
January - Janvier	11,712	810	3,337	4,070	405	416	936	1,738
February - Février	12,801	902	4,010	4,748	486	453	1,077	1,125
March - Mars	15,204	1,230	4,938	5,014	609	640	1,373	1,400
April - Avril	17,708	1,367	6,046	5,462	846	721	1,703	1,563
May - Mai	17,015	1,129	5,814	5,663	644	684	1,507	1,574
June - Juin	17,708	1,254	6,046	5,857	658	655	1,634	1,604
July - Juillet	18,052	1,288	5,775	6,193	766	701	1,582	1,747
August - Août	14,548	1,168	4,570	4,748	639	600	1,274	1,549
September - Septembre	14,031	1,065	4,293	4,731	573	576	1,304	1,489
October - Octobre	14,453	994	4,570	4,790	585	603	1,219	1,692
November - Novembre	11,873	814	3,691	4,117	468	462	1,130	1,191
December - Décembre	11,091	847	3,467	3,592	468	491	1,092	1,134
Used commercial vehicles - Véhicules utilitaires d'occasion								
ANNUAL - TOTAL - ANNUEL	27,108	2,133	5,566	6,371	1,400	2,273	5,039	4,326
January - Janvier	1,718	137	303	378	97	132	287	384
February - Février	1,765	133	370	410	92	150	347	263
March - Mars	2,038	167	426	468	90	177	375	335
April - Avril	2,627	206	501	601	148	232	520	419
May - Mai	2,701	206	558	663	113	271	469	421
June - Juin	2,625	239	541	657	140	160	448	440
July - Juillet	2,511	220	499	554	134	216	480	408
August - Août	2,188	176	449	531	122	197	392	321
September - Septembre	2,465	197	559	552	124	211	461	361
October - Octobre	2,440	168	521	601	129	183	469	369
November - Novembre	2,057	141	424	499	106	168	408	311
December - Décembre	1,973	143	415	457	105	176	383	294

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1969

TABLEAU 7. Montant du financement de véhicules automobiles, par province et par mois, 1969

Month - Mois	Canada	Atlantic Provinces — Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) — Colombie- Britan- nique(1)
thousands of dollars - milliers de dollars								
New passenger cars - Voitures particulières neuves								
ANNUAL - TOTAL - ANNUUEL	659,552	34,340	224,620	249,706	21,089	15,744	52,011	62,042
January - Janvier	39,815	2,025	12,399	16,930	945	876	2,756	3,884
February - Février	42,360	2,255	13,320	17,654	1,080	981	3,006	4,064
March - Mars	50,846	3,145	16,936	19,627	1,417	1,292	3,714	4,715
April - Avril	62,419	3,740	22,529	22,698	2,075	1,508	4,806	5,063
May - Mai	61,473	2,963	21,564	23,747	1,782	1,510	4,764	5,143
June - Juin	65,647	3,262	21,720	25,545	2,020	1,425	5,893	5,782
July - Juillet	65,068	3,396	22,350	24,172	2,355	1,619	4,910	6,266
August - Août	52,972	3,035	19,160	17,305	2,224	1,338	4,301	5,609
September - Septembre	57,230	3,080	20,081	19,951	2,092	1,425	5,061	5,540
October - Octobre	63,744	3,032	22,013	24,221	2,142	1,571	4,697	6,068
November - Novembre	49,633	2,323	16,914	19,053	1,506	1,123	4,067	4,647
December - Décembre	48,345	2,084	15,634	18,803	1,451	1,076	4,036	5,261
New commercial vehicles - Véhicules utilitaires neufs								
ANNUAL - TOTAL - ANNUUEL	250,776	20,943	56,958	81,241	7,479	8,298	35,813	40,044
January - Janvier	13,649	745	3,178	4,712	467	525	2,260	1,762
February - Février	13,439	1,204	3,230	4,184	456	606	2,105	1,654
March - Mars	17,332	1,307	3,309	6,345	639	633	2,292	2,807
April - Avril	22,696	1,975	4,557	8,360	572	751	2,829	3,652
May - Mai	23,808	1,508	4,659	8,360	667	901	3,596	4,117
June - Juin	24,192	1,730	5,531	8,043	702	774	3,624	3,788
July - Juillet	26,530	1,918	4,955	8,701	722	706	4,022	5,506
August - Août	22,281	2,107	4,750	7,644	711	578	2,711	3,780
September - Septembre	25,820	1,809	8,162	7,125	770	1,063	3,023	3,868
October - Octobre	21,530	1,703	5,326	6,605	664	676	3,144	3,412
November - Novembre	18,724	1,414	4,534	5,630	522	536	3,005	3,083
December - Décembre	20,775	3,523	4,767	5,532	587	549	3,202	2,615
Used passenger cars - Voitures particulières d'occasion								
ANNUAL - TOTAL - ANNUUEL	281,693	18,362	86,078	99,687	10,951	9,972	25,176	31,467
January - Janvier	19,887	1,208	5,303	6,968	665	615	1,541	3,587
February - Février	20,834	1,296	6,249	7,995	756	735	1,729	2,074
March - Mars	24,526	1,792	7,635	8,523	965	935	2,193	2,483
April - Avril	28,388	1,937	9,305	9,281	1,309	1,060	2,777	2,719
May - Mai	27,180	1,628	8,771	9,670	1,026	965	2,442	2,678
June - Juin	27,787	1,786	8,935	9,740	1,008	915	2,596	2,807
July - Juillet	28,317	1,832	8,599	10,357	1,120	986	2,525	2,898
August - Août	22,334	1,646	6,714	7,716	948	835	1,901	2,574
September - Septembre	21,114	1,473	6,120	7,556	816	757	1,979	2,413
October - Octobre	23,249	1,384	7,016	8,174	868	805	1,906	3,096
November - Novembre	19,506	1,113	5,862	7,317	710	634	1,762	2,108
December - Décembre	18,571	1,267	5,569	6,390	760	730	1,825	2,030
Used commercial vehicles - Véhicules utilitaires d'occasion								
ANNUAL - TOTAL - ANNUUEL	73,184	5,255	14,468	19,638	3,834	4,691	12,896	12,402
January - Janvier	4,171	296	719	909	276	286	762	923
February - Février	4,089	265	887	962	257	323	805	590
March - Mars	4,693	285	981	1,239	224	331	780	853
April - Avril	6,954	544	1,256	1,834	369	437	1,155	1,359
May - Mai	7,732	508	1,363	2,522	295	742	1,171	1,131
June - Juin	7,571	607	1,295	2,092	360	363	1,354	1,500
July - Juillet	6,661	528	1,224	1,673	390	481	1,233	1,132
August - Août	5,662	452	1,220	1,512	349	396	927	806
September - Septembre	7,073	589	1,738	1,762	372	381	1,047	1,184
October - Octobre	6,835	428	1,328	1,972	339	350	1,205	1,213
November - Novembre	6,140	320	1,167	1,663	342	318	1,412	918
December - Décembre	5,603	433	1,290	1,498	261	283	1,045	793

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 8. Retail Paper Purchased and Balances Outstanding, by Provinces, 1968 and 1969

TABLEAU 8. Effets de commerce au détail achetés et créances actives, par province, 1968 et 1969

Province	Retail paper purchased - Effets de commerce au détail achetés								
	Total all retail financing - Total de l'ensemble du finance- ment des ventes au détail			Consumer goods - Biens de consommation					
				Passenger cars (new and used) - Voitures particulières (neuves et d'occasion)			All other - Tous autres		
				1968	1969	Percentage change 1968/1969 - Variation proportionnelle 1968/1969	1968	1969	Percentage change 1968/1969 - Variation proportionnelle 1968/1969
	1968	1969	Percentage change 1968/1969 - Variation proportionnelle 1968/1969						
CANADA	\$'000			\$'000			\$'000		
Newfoundland - Terre-Neuve	1,616,362	1,933,519	+ 19.6	890,450	941,245	+ 5.7	203,025	240,047	+ 18.2
Prince Edward Island - Île-du-Prince-Édouard	17,819	18,437	+ 5.7	9,362	9,010	- 3.8	2,191	1,954	- 10.8
Nova Scotia - Nouvelle-Écosse	3,259	4,937	+ 51.5	1,794	1,741	- 3.0	428	471	+ 10.0
New Brunswick - Nouveau-Brunswick	50,078	54,879	+ 9.6	22,806	22,293	- 2.2	8,539	11,225	+ 31.5
Québec	36,958	43,292	+ 17.1	21,238	19,658	- 7.4	4,987	6,070	+ 21.7
Manitoba	471,631	525,318	+ 11.4	297,967	310,697	+ 4.3	52,979	60,633	+ 14.4
Saskatchewan	534,904	637,934	+ 19.3	323,811	349,393	+ 7.9	58,115	68,678	+ 18.2
Alberta	65,464	72,032	+ 10.0	32,462	32,040	- 1.3	9,984	9,143	- 8.4
British Columbia (including Yukon and Northwest Territories) - Colombie-Britannique (y compris le Yukon et les Territoires du Nord-Ouest) ..	77,573	85,030	+ 9.6	31,676	25,716	- 18.8	12,946	11,802	- 8.8
	179,793	231,883	+ 29.0	68,372	77,187	+ 12.9	28,891	35,076	+ 21.4
	178,883	259,777	+ 45.2	80,962	93,510	+ 15.5	23,965	34,995	+ 46.0
	Retail paper purchased - Effets de commerce au détail achetés						Balances outstanding - Créances actives		
	Commercial goods - Biens commerciaux						December 31 - le 31 décembre		
	Commercial vehicles (new and used) - Véhicules utilitaires (neufs et d'occasion)			All other - Tous autres					
	1968	1969	Percentage change 1969/1968 - Variation proportionnelle 1969/1968	1968	1969	Percentage change 1969/1968 - Variation proportionnelle 1969/1968	1968	1969	Percentage change 1969/1968 - Variation proportionnelle 1969/1968
CANADA	\$'000			\$'000			\$'000		
Newfoundland - Terre-Neuve	227,234	323,960	+ 42.6	295,653	428,267	+ 44.9	1,787,012	2,180,817	+ 22.0
Prince Edward Island - Île-du-Prince-Édouard	4,137	4,337	+ 4.8	2,128	3,137	+ 47.4	20,182	20,502	+ 1.6
Nova Scotia - Nouvelle-Écosse	664	854	+ 28.6	373	1,870	+ 401.3	3,756	6,052	+ 61.1
New Brunswick - Nouveau-Brunswick	9,363	10,062	+ 7.5	9,371	11,299	+ 20.6	54,083	63,693	+ 17.8
Québec	6,491	10,944	+ 68.6	4,242	6,620	+ 56.1	44,262	54,431	+ 23.0
Manitoba	54,931	71,427	+ 30.0	65,754	82,561	+ 25.6	551,402	609,948	+ 10.6
Saskatchewan	67,268	100,879	+ 50.0	85,711	118,984	+ 38.8	576,544	696,000	+ 20.7
Alberta	9,272	11,314	+ 22.0	13,745	19,535	+ 42.1	73,212	82,333	+ 12.5
British Columbia (including Yukon and Northwest Territories) - Colombie-Britannique (y compris le Yukon et les Territoires du Nord-Ouest) ..	13,267	12,988	- 2.1	19,684	34,524	+ 75.4	84,795	98,993	+ 16.7
	34,176	48,709	+ 42.5	48,354	70,910	+ 46.6	188,344	267,707	+ 42.1
	27,665	52,446	+ 89.6	46,291	78,827	+ 70.3	190,432	281,158	+ 47.6

TABLE 9. Percentages of Total Number of Vehicles and Value of Sales of New Passenger Cars and New Commercial Vehicles Financed by Sales Finance Companies, 1947-1969

TABLEAU 9. Nombre et valeur des voitures particulières neuves et des véhicules utilitaires neufs financés par des sociétés de financement des ventes, en pourcentage du nombre total de véhicules vendus et de la valeur totale des ventes, 1947-1969

Year — Année	New passenger cars — Voitures particulières neuves		New commercial vehicles — Véhicules utilitaires neufs	
	Number — Nombre	Value — Valeur	Number — Nombre	Value — Valeur
	per cent — pour-cent			
1947	17.2	11.4	27.2	24.8
1948	20.5	13.3	29.0	23.1
1949	26.3	17.2	33.7	25.2
1950	29.9	19.8	36.5	27.0
1951	29.6	16.1	40.5	30.4
1952	42.8	26.8	43.9	35.2
1953	40.8	28.0	41.2	34.3
1954	40.6	29.0	38.9	32.0
1955	40.4	29.8	36.8	30.5
1956	46.6	36.2	38.0	34.3
1957	45.0	35.4	38.2	33.8
1958	39.1	30.2	31.0	27.6
1959	37.2	29.9	32.8	31.7
1960	36.7	29.3	33.0	34.1
1961	32.3	25.6	29.9	33.2
1962	30.8	25.7	28.8	31.4
1963	30.1	25.8	27.9	31.3
1964	30.2	26.4	26.5	30.7
1965	28.2	24.8	24.7	27.4
1966	28.5	25.1	25.4	26.6
1967	25.6	24.0	23.9	25.4
1968	25.5	24.3	25.5	27.0
1969	26.4	25.3	27.9	34.9

Source: DBS Catalogue No.: 63-208 — New Motor Vehicle Sales.

Source: B.F.S., Ventes de véhicules automobiles neufs (N° de catalogue 63-208).

TABLE 10. Wholesale Financing and Average Repayment Terms on Retail Paper Purchased by Sales Finance Companies - 1956-1969 and Quarters 1968-1969

TABEAU 10. Financement à la vente en gros et échéance moyenne de remboursement des effets du commerce de détail achetés par des sociétés de financement des ventes - 1956 à 1969 et trimestres 1968-1969

Periods — Périodes	Wholesale financing — Financement au stade de gros			Average repayment terms on retail paper purchased — Echéance moyenne de remboursement sur titres achetés au niveau du détail			
	Paper purchased — Titres achetés	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Encours (fin de période)	Passenger cars and commercial vehicles — Voitures parti- culières et véhi- cules commerciaux		Other con- sumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
				New — Neufs	Used — D'occasion		
	millions of dollars — millions de dollars			months — mois			
1956	1,213.0	..	182.0	..	..	..	..
1957	1,185.0	1,165.0	202.0	..	..	..	..
1958	1,104.9	1,116.2	190.7	24.1	17.0	20.1	25.1
1959	1,306.9	1,300.8	196.8	25.2	17.6	23.2	26.9
1960	1,353.5	1,320.9	229.4	25.9	17.6	23.3	27.9
1961	1,282.5	1,328.1	183.8	26.5	17.9	24.4	29.8
1962	1,566.4	1,510.2	240.0	27.6	19.0	24.8	31.6
1963	1,861.8	1,800.6	301.2	28.7	20.2	24.4	32.6
1964	2,063.5	2,097.1	267.6	29.4	21.6	23.6	31.7
1965	2,659.3	2,474.7	452.2	29.1	22.4	24.5	32.3
1966	2,498.7	2,526.7	424.2	29.2	22.6	24.4	31.0
1967	2,546.9	2,525.1	446.0	29.3	22.8	24.6	31.3
1968	3,020.8	2,863.2	603.6	29.9	23.2	27.3	32.8
1969	3,177.2	3,095.8	685.0	30.1	23.5	29.3	33.1
1968 — I	696.9	643.2	499.7	29.1	23.2	24.6	31.9
II	876.5	832.5	543.7	29.9	23.3	27.9	33.1
III	454.6	623.7	374.6	31.0	23.2	29.5	33.5
IV	992.8	763.8	603.6	29.5	23.2	27.1	32.7
1969 — I	816.5	611.9	808.2	29.8	23.8	27.1	31.8
II	889.6	950.2	747.6	30.3	23.7	29.8	34.1
III	632.3	732.5	647.4	31.2	23.3	32.5	33.3
IV	838.8	801.2	685.0	29.2	23.1	27.8	33.3

List of Sales Finance Companies Covered at December 31, 1969

Répertoire des sociétés de financement au 31 décembre 1969

Name -- Nom	Address -- Adresse
Acadia Acceptance Co. Ltd.	5645 Cambie St., Vancouver 15, B.C.
Ace Finance Corp. Ltd.	4770 Kent Ave., Room 100, Montréal 249, Qué.
Acme Acceptance (London) Ltd.	Box 531, 110 Dundas St., London 12, Ont.
Admiral Acceptance Corp. Ltd.	2320 Yonge St., Toronto 315, Ont.
Arnaud Acceptance Corp.	402 Laure Ave., Sept Iles, Qué.
Associates Acceptance Co. Ltd.	Associates Bldg., South Bend, Indiana 46624
Automotive Finance Corp. Ltd.	605 James N., Hamilton 11, Ont.
Avco Delta Corp. Canada Ltd.	201 Queen's Ave., London 14, Ont.
B.C. Automobile Finance Co. (1958) Ltd.	1090 Kingsway, Vancouver, B.C.
B & M Finance Corp.	133 Rue Notre Dame, Box 247, St. Rémi, Qué.
Baker Acceptance Co. Ltd.	500 University Ave., Toronto 101, Ont.
British Acceptance Corp. Ltd.	900 West Pender St., Vancouver 1, B.C.
Brock Finance Co. Ltd.	362 Main St., Winnipeg, Man.
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto 195, Ont.
Canadian Indemnity Co.	333 Main St., Winnipeg, Man.
Canadian Tire Acceptance Ltd.	176 King St., Box 2000, Welland, Ont.
Carling Acceptance Ltd.	56 Sparks St., Ottawa, Ont.
Central Charge Service Ltd.	275 Slater St., Ottawa 4, Ont.
Central Charge of Truro Ltd.	Lane Bldg., Prince St., Truro, N.S.
Chiefco Enterprises Ltd.	10975 - 124th. St., Edmonton 40, Alta.
Chrysler Credit Canada Ltd.	P.O. Box 5360, Detroit, Michigan, 48235
Coast Finance Ltd.	800 Kingsway, Vancouver 10, B.C.
Coaticook Finance Inc.	CP 729, 7 Rue Court, Coaticook, Qué.
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué.
Colonial Finance Corp. Ltd.	Suite 912, Dundas Square, Toronto 205, Ont.
Commercial Acceptance Corp. Ltd.	3547 Ave. Park, Montréal 130, Qué.
Commercial Credit Corp. Ltd.	95 St. Clair Ave. W., Toronto 195, Ont.
Commodity Discount Ltd.	4150 Sherbrooke St. W., Montréal 215, Qué.
Consumer's Finance Corp. Ltd.	Box 129, Mission City, B.C.
Continental Discount Corp.	71-4ième Ave., La Sarre, Qué.
Custom Credit Corp. Ltd.	144 King St. W., Kitchener, Ont.
Danforth Discount Ltd.	898 Danforth Ave., Toronto 275, Ont.
Domestic Finance Co. Ltd.	533-8th Ave. S. W., Calgary 2, Alta.
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor 14, Ont.
Embassy Developments Ltd.	10024 Jasper Ave., Edmonton 15, Alta.
Empire Acceptance Corp. Ltd.	110-815 West Hastings St., Vancouver 3, B.C.
Ensign Acceptance Corp. Ltd.	501 Lakeshore Rd. E., Port Credit, Ont.
Equipment Finance Corp. Ltd.	407 McGill St., Montréal 126, Qué.
Finance Locale Inc.	49 Boul. Jacques Cartier S., Mont Joli, Qué.
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121
Founders Acceptance	800 Portage Ave., Winnipeg 10, Man.
Frontier Acceptance Corp. Ltd.	291 King St., Box 5376, London 12, Ont.
G A C International Finance Corp. Ltd.	345 Lakeshore Rd. E., Oakville, Ont.
Garry Finance Corp. Ltd.	201 Lindsay Bldg., Winnipeg, Man.
General Discount Corp. Ltd.	7 Queen St. E., Suite 250, Toronto 205, Ont.
General Finance Corp. Ltd.	603 Centre St. S., Calgary 2, Alta.
General Finances Ltd.	430 Columbia St., New Westminster, B.C.
General Motors Acceptance Corp. of Canada Ltd.	2200 Yonge St., Toronto 295, Ont.
General Securities Ltd.	5228 Kingsway, Burnaby, B.C.
Georgia Finance Co. Ltd.	615 Burrard St., Vancouver 1, B.C.
Gibraltar Discount Co. Ltd.	445 King St. W., Room 200, Toronto 135, Ont.
The Glencair Group Ltd.	P.O. Box 53, Toronto Dominion Centre, Toronto 111, Ont.
Goldale Acceptance Ltd.	906 - 11 Adelaide W., Toronto 140, Ont.
Granby Finance Corp.	50 Rue Centre, Granby, Qué.
Growth Acceptance Corp. Ltd.	1530 Gamble Place, Winnipeg, Man.
Guardian Finance Group	298 Garry St., Winnipeg, Man.

List of Sales Finance Companies Covered at December 31, 1969 - Concluded

Répertoire des sociétés de financement au 31 décembre 1969 - fin

Name - Nom	Address - Adresse
Hamilton Discount Corp. Ltd.	42 James St. N., Hamilton 11, Ont.
Hartex Investments Ltd.	2333 Government St., Victoria, B.C.
Hemevans Investments Ltd.	302 - 3rd Floor C.P.R. Bldg., Edmonton, Alta.
Hussmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont.
Industrial Acceptance Corp. Ltd.	1320 Graham Blvd., Montréal 304, Qué.
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton 23, Ont.
Island Finances Ltd.	762 Fort St., Victoria, B.C.
Juliet Investments Ltd.	Room 407 - 980 W. Pender St., Vancouver 1, B.C.
La Cie. de Finance J. Cardinal Ltée.	6915 - 191ème Ave., Montréal 408, Qué.
La Société Financière du Québec Ltée.	312 Rue St. Jacques, L'Assomption, Qué.
Laurentide Financial Corp. Ltd.	1177 W. Hastings St., Vancouver 5, B.C.
Les Mutuellistes - Caisse D'Épargne et de Crédit	27 Rue Mgr. Verreault, Mont Joli, Qué.
Mars Finance Inc.	31 Rue Racine O., Chicoutimi, Qué.
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St. W., Toronto 150, Ont.
Metland Professional Investment Corp. Ltd.	Royal Bank Bldg., Winnipeg 1, Man.
Mid-City Acceptance Corp. Ltd.	1373 Kingsway, Vancouver 10, B.C.
Mutual Discount Co.	3532 Eglinton Ave. W., Toronto 335, Ont.
Neptune Acceptance Ltd.	122 Davenport Rd., Toronto 181, Ont.
Northern Ontario Acceptance Co. Ltd.	460 Toronto Dominion Centre, Toronto 111, Ont.
Ocean Co. Ltd.	Box 638, Windsor, N.S.
Overland Acceptance Ltd.	3750 Kitchener, Burnaby, B.C.
Paramount Discount Corp. 1961 Ltd.	105 Main St. E., Hamilton 20, Ont.
H.G. Pett Finance Co.	85 Dawlish Ave., Toronto 317, Ont.
Premier Finance Corp. Ltd.	96 Eglinton Ave. E., Toronto 315, Ont.
Provident Finance Corp. Ltd.	335 E. Broadway, Vancouver 10, B.C.
Public Finance Corp. Ltd.	362 Main St., Winnipeg, Man.
Redisco Canada Ltd.	P.O. Box 5360, Detroit Michigan, 48235
Regency Acceptance Corp. Ltd.	1177 Marine Dr., North Vancouver, B.C.
Regent Acceptance Corp. Ltd.	143 Main St. E., P.O. Box 635, Hamilton 20, Ont.
Richelieu Finance Inc.	155 Champlain, St. Jean, Qué.
Robertson Finance Co. Ltd.	P.O. Box 817, New Westminster, B.C.
Ryan Agency Ltd.	200 - 296 Garry St., Winnipeg 1, Man.
Herman H. Schultz Finance Ltd.	10832 - 82nd Ave., Edmonton 60, Alta.
Seaboard Acceptance Corp. Ltd.	2211 W. 4th Ave., Vancouver 9, B.C.
Seyern Investment Co. Ltd.	8 Peter St. S., Orillia, Ont.
Signature Finance Ltd.	10832 - 82nd Ave., Edmonton 60, Alta.
Sperry Rand Financial Corp. Canada Ltd.	984 Bay St., Toronto 181, Ont.
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man.
Superior Acceptance Corp. Ltd.	2 Carlton St., Toronto 200, Ont.
Superior Finance Co. Ltd.	P.O. Box 67, Bashaw, Alta.
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto 285, Ont.
Triad Acceptance Co.	90 Eglinton Ave. E., Toronto 315, Ont.
Tri-State Acceptance Co. Ltd.	402 Paris Bldg., Winnipeg 2, Man.
Union Acceptance Corp. Ltd.	212 King St. W., Toronto 129, Ont.
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	185 Floor St. E., Toronto 5, Ont.
West Coast Finance Ltd.	47 W. Broadway, Vancouver 10, B.C.
Wescorp Industries Ltd.	407 - 980 W. Pender St., Vancouver 3, B.C.
Western Finance Co. Ltd.	200 - 283 Portage Ave., Winnipeg 2, Man.
Western Finance Co. Ltd.	714 Clarkson, New Westminster, B.C.
Westgrowth Investments Ltd.	1540 Avord Tower, Regina, Sask.
White Motor Credit Corp. of Canada Ltd.	6205 Airport Rd., Malton, Ont.
Whiteshell Finance Corp.	784 Notre Dame Ave., Winnipeg 3, Man.
Winram Finance Ltd.	1678 W. Broadway, Suite 2, Vancouver 9, B.C.

ONE COMPLETED COPY SHOULD BE RETURNED WITHIN ONE MONTH

CONFIDENTIAL

Taken in conformity with the requirements of the Statistics Act, Chapter 257, Revised Statutes of Canada, 1952.

DOMINION BUREAU OF STATISTICS
Merchandising and Services Division

SALES FINANCING
AND
CONSUMER CREDIT
1969

Revise name or address if not correct

This report covers sales finance companies, consumer loan companies and other financial companies and contains the following Sections:

- Section 1 - Retail Sales Financing
- Section 2 - Provincial Distribution of Retail Sales Financing
- Section 3 - Wholesale Financing
- Section 4 - Consumer Financing
- Section 5 - Lease and Rental Financing

READ THESE NOTES BEFORE COMPLETING

1. Include all your Canadian branches in this report.
2. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space provided below.
3. If you did not operate for the full calendar year, show data for that portion of the year during which you were in business.
4. If exact data are only available for group totals in Section 1, show these and estimate the commodity breakdown.
5. "Paper Purchased" during 1969 should include the original unpaid balance for goods secured by conditional sales agreement only, plus finance, insurance and other charges. Exclude renewal transactions as well as paper bought from other financing firms. **Exclude lease paper.**
6. "Balances Outstanding" as at December 31, 1969 should show all outstanding finance, insurance and other charges for all paper on your books, including renewal transactions, whenever purchased. **Exclude lease paper.**
7. "Consumer Goods" are those bought for personal use and not for resale.
8. "Commercial and Industrial Goods" are those bought for business and farm use and not for resale.
9. Passenger cars financed for commercial purposes, e.g. taxis and other fleets should be reported as commercial vehicles with trucks, vans, buses, etc.
10. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation.

List companies combined in this report:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

1. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements)

Commodity Description	Retail paper purchased, 1969 (see notes 4 and 5)		Balances outstanding, December 31, 1969 (see note 6)
	Units	Dollar volume	
	(Exclude renewal transactions and paper purchased from other finance firms)		\$
A. CONSUMER GOODS:			
(i) Motor vehicles:			
Passenger cars (see Notes 7, 9 and 10) { New			
Used			
Sub-total, passenger cars			
(ii) Other consumer goods:			
T.V., radios, record players (and combination sets) ..			
Electric and gas household appliances (refrigerators, stoves, washers, driers, portable appliances, etc.)			
Furniture and home furnishings			
Home improvement goods (heating, air conditioning and plumbing equipment, doors, windows and screens, etc.)			
Mobile and prefabricated homes			
Recreational equipment (musical instruments, boats, snowmobiles, motorcycles, sporting goods, etc.)			
All other consumer goods (clothing, china, jewellery, etc.)			
Sub-total, other consumer goods			
Total consumer goods			
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles:			
Trucks, vans, buses and other commercial vehicles (see Notes 8, 9 and 10) { New			
Used			
Sub-total, commercial vehicles			
(ii) All other (farm, commercial and industrial machinery and equipment, etc.)			
Total commercial and industrial goods			
GRAND TOTAL, RETAIL FINANCING			

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1.

Note: Classify by province of origin rather than by location of office, if possible.

Province of origin	Total, all retail financing	Consumer goods paper purchased during 1969					All other consumer goods
		Passenger cars (see note 9)					
		New		Used			
	\$	Units	\$	Units	\$	\$	
Newfoundland							
Prince Edward Island							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia (including Yukon and N.W.T.)							
CANADA							

Province of origin	Commercial goods paper purchased during 1969					Total balances outstanding, December 31, 1969. (see note 6)
	Commercial vehicles (see note 9)				All other commercial goods	
	New		Used			
	Units	\$	Units	\$	\$	\$
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
British Columbia (including Yukon and N.W.)						
CANADA						

OTHER FINANCING	Number of Units	Amount transacted during 1969	Balances outstanding, December 31, 1969
		\$	\$
3. WHOLESALE FINANCING (for inventory of goods for resale)			
4. CONSUMER FINANCING: (Personal cash loans)			
(a) Loans subject to the Small Loans Act			(net)
(b) Other personal cash loans			(gross)
5. LEASE AND RENTAL FINANCING:			
(a) Passenger cars			
(b) Trucks, vans, buses and other commercial vehicles			
(c) All other (machinery and equipment, etc.)			
TOTAL			

CERTIFICATE

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From _____ 19 ____ to _____ 19 ____

Name (in block letters)	Title	
Signature	Tel. number	Date of this report
		1970

Remarks:

CONFIDENTIEL

Déclaration exigée en vertu de la
loi sur la statistique, Chapitre 257.
Status révisés du Canada, 1952.

FINANCEMENT DES VENTES
ET
CRÉDIT À LA CONSOMMATION
1969

Corriger le nom et l'adresse s'il y a lieu

Le présent questionnaire s'adresse aux sociétés de financement des ventes, aux sociétés de prêts à la consommation et autres sociétés financières; il renferme les sections suivantes:

Section 1 - Financement des ventes au détail

Section 2 - Répartition par province du financement des ventes au détail

Section 3 - Financement des ventes de gros

Section 4 - Prêts à la consommation

Section 5 - Financement de baux et de contrats de location

LIRE CES NOTES AVANT DE REMPLIR LE QUESTIONNAIRE

1. Le présent questionnaire s'applique à toutes vos succursales canadiennes.
2. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés ci-dessous.
3. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrivez les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
4. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
5. Sous "Effets de commerce achetés" en 1969, doivent figurer le solde débiteur initial à l'égard des biens acquis par contrat de vente conditionnelle seulement, plus les frais de financement, d'assurance et autres. Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement. **Ne pas compter le financement de baux.**
6. Les "Soldes débiteurs" au 31 décembre 1969 doivent comprendre l'ensemble des frais de financement, d'assurance et autres restant à recouvrer à l'égard de tous les effets inscrits dans vos livres, y compris les reconductions ou renouvellements, quelle que soit la date de l'achat. **Ne pas compter le financement de baux.**
7. Les "Biens de consommation" sont ceux que l'on achète pour son usage personnel et non pour le revente.
8. Les "Biens de production" sont ceux que l'on achète à des fins commerciales ou agricoles et non pour la revente.
9. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme véhicules commerciaux avec les camions, les autobus, etc.
10. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication.

Liste des sociétés visées par la présente déclaration:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

1. FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Marchandise	Effets de commerce achetés, 1969 (Voir notes 4 et 5)		Soldes débiteurs, 31 décembre 1969 (Voir note 6)
	Unités	Valeur en dollars	
	(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)		
A. BIENS DE CONSOMMATION			
(i) Véhicules automobiles:			
Voitures particulières (Voir notes 7, 9 et 10)	{ Neufs		
	{ D'occasion		
Total partiel, voitures particulières			
(ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et ensembles radio-phonos)			
Appareils ménagers au gaz et à l'électricité (réfrigérateurs, cuisinières, machines à laver, sècheuses, appareils portatifs, etc.)			
Meubles et articles d'ameublement			
Biens pour améliorations aux habitations (matériel de chauffage, de climatisation et de plomberie, portes, fenêtres et moustiquaires, etc.)			
Maisons mobiles et préfabriquées			
Matériel de loisirs, instruments de musique, bateaux, motoneiges, motocyclettes, articles de sport, etc. ..			
Tous autres biens de consommation (vêtements, porcelaine, bijoux, etc.)			
Total partiel, autres biens de consommation			
Total, biens de consommation			
B. BIENS DE PRODUCTION			
(i) Véhicules automobiles:			
Camions, autobus et autres véhicules commerciaux (Voir notes 8, 9 et 10)	{ Neufs		
	{ D'occasion		
Total partiel, véhicules commerciaux			
(ii) Tous autres (machines et matériel agricoles, commerciaux et industriels, etc.)			
Total, biens de production			
TOTAL GLOBAL, FINANCEMENT DES VENTES AU DÉTAIL			

2. RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DÉTAIL, SUIVANT LA SECTION 1.

Nota: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau

Province d'origine	Total financement des ventes au détail	Effets de commerce achetés en 1969 – biens de consommation				
		Voitures particulières (voir note 9)				Tous autres biens de consommation
		Neuves		D'occasion		
	\$	Unités	\$	Unités	\$	\$
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique (y compris le Yukon et les T.N.-O.)						
CANADA						

Province d'origine	Effets de commerce achetés en 1969 – biens de production					Total, solde débiteur, 31 décembre 1969 (voir note 6)
	Véhicules commerciaux (voir note 9)				Tous autres biens de production	
	Neufs		D'occasion			
	Unités	\$	Unités	\$	\$	\$
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique (y compris le Yukon et les T.N.-O.)						
CANADA						

AUTRES GENRES DE FINANCEMENT	Nombre d'unités	Montant des opérations 1969	Soldes débiteurs, 31 décembre 1969
3. FINANCEMENT DES VENTES DE GROS (biens destinés à la revente)		\$	\$
4. PRÊTS À LA CONSOMMATION:			
a) Prêts réglementés par la loi sur les petits prêts			(net)
b) Autres prêts personnels			(brut)
5. FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION			
a) Voitures particulières			
b) Camions, autobus, et autres véhicules commerciaux			
c) Tous autres (machines et matériel, etc.)			
TOTAL			

ATTESTATION

J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:

Du _____ 19 ____ au _____ 19 ____

Nom (en lettres moulées)	Titre	
Signature	N° de tél.	Date
Remarques:		1970

Other DBS publications relating to Sales Finance Companies and commercial and consumer credit.

Publications du B.F.S. portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

Catalogue
number
—
Numéro de
catalogue

- 11-003 Canadian Statistical Review, M., E.-A.
- 11-003F Revue statistique du Canada, M., F.
- 13-525 Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1963, O.-HS., E.-A.
- 13-530 Financial Flow Accounts, 1962-67, O.-HS., E.-A.
- 61-004 Credit Statistics — La statistique du crédit, M., Bil.
- 61-006 Financial Institutions — Financial Statistics — Institutions Financières — Statistiques Financières, Q.-T., Bil.
- 61-207 Corporation Financial Statistics, 1968, A., E.-A.
- 61-208 Corporation Taxation Statistics, 1968, A., E.-A.
- 61-209 Credit Unions — Caisses d'épargne et de crédit, 1968, A., Bil.
- 63-007 New Motor Vehicle Sales — Ventes de véhicules automobiles neufs, M., Bil.
- 63-208 New Motor Vehicle Sales — Ventes de véhicules automobiles neufs, A., Bil.

Refer also to the Monthly Statistical Summary and Annual Supplement of the Bank of Canada. (\$4.00 per year). The Research Department, Bank of Canada, Ottawa 4.

On peut également consulter le Bulletin statistique mensuel et le Supplément annuel de la Banque du Canada (\$4 par année). Service des recherches, Banque du Canada, Ottawa 4.

A. — Annual	M. — Monthly	Q. — Quarterly	O. — Occasional	E. — English	F. — French	Bil. — Bilingual
Annuel	Mensuel	T. — Trimestriel	HS. — Hors Série	A. — Anglais	Français	Bilingue

In addition to the selected publications listed above, the Dominion Bureau of Statistics publishes a wide range of statistical reports on Canadian economic and social affairs. A comprehensive catalogue of all current publications is available free on request from the Dominion Bureau of Statistics, Ottawa 3.

Outre les publications ci-dessus énumérées, le Bureau fédéral de la statistique publie une grande variété de rapports statistiques sur le Canada tant dans le domaine économique que social. On peut se procurer gratuitement un catalogue complet des publications courantes au Bureau fédéral de la statistique, Ottawa 3 (Canada).

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Sales financing

1970

Le financement des ventes

1970



SALES FINANCING

LE FINANCEMENT DES VENTES

1970

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The Minister of Industry, Trade and Commerce

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Other Statistics Canada publications relating to Sales Finance Companies and commercial and consumer credit.

Publications de Statistique Canada portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

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- 11-003 Canadian Statistical Review, M., E.-A.
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13-530 Financial Flow Accounts, 1962-67, O.-HS., E.-A.
13-002 Financial Flow Accounts, System of National Accounts, Q. E.-A.
61-004 Consumer Credit — Credit à la Consommation, M., Bil.
61-006 Financial Institutions — Financial Statistics — Institutions Financières — Statistiques Financières, Q.-T., Bil.
61-207 Corporation Financial Statistics, A., E.-A.
61-208 Corporation Taxation Statistics, A., E.-A.
61-209 Credit Unions — Caisses d'épargne et de crédit, A., Bil.
63-007 New Motor Vehicle Sales — Ventes de véhicules automobiles neufs, M., Bil.
63-013 Sales Financing — Le financement des ventes, M., Bil.
63-208 New Motor Vehicle Sales — Ventes de véhicules automobiles neufs, A., Bil.

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SYMBOLS

The interpretation of the symbols used in the tables throughout this publication is as follows:

.. figures not available.

- nil or zero.

-- amount too small to be expressed.

r revised figures.

SIGNES CONVENTIONNELS

Signification des signes utilisés dans les tableaux de la présente publication:

.. nombres indisponibles.

- néant ou zéro.

-- nombres infimes.

r nombres rectifiés.

1970

Concepts and Definitions

In 1970 two important changes affecting both coverage and concept were made in this annual survey of sales financing in Canada. In the first place, coverage was extended to include the sales financing (comprising mostly "other consumer goods paper"), of consumer loan companies. This increased paper purchases by \$140 million and year-end balances outstanding by \$100 million. It had become increasingly difficult, and even questionable, to restrict this survey only to firms classified by the bureau's standard industrial classification system as "sales finance companies", owing to the considerable extent of common ownership and overlap of function between sales finance and consumer loan companies. (A list of these firms, together with a sample of the questionnaire used for the survey will be found on the back pages of this publication.)

The other change was the treatment of passenger cars known to be financed for commercial purposes as "commercial vehicles" — data on which are shown separately in Table 11, page 16. The reason for this change is that it was necessary in order to refine the consumer goods' component of retail instalment sales financing for the national estimates on consumer credit which are based on the results of this annual survey.

As in earlier years, this report includes the data of sales finance company subsidiaries of automobile manufacturers but excludes the statistics on instalment financing done by acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. The business of the latter is regarded as being essentially an extension of the merchandising function and their statistics are included with the accounts receivable reported by department stores and other retail merchandising establishments in the monthly bulletin Consumer Credit (Catalogue No. 61-004).

Results of 1970 Survey

A consequence of the changes mentioned above in the 1970 survey is that comparisons of most data with 1969 or earlier years shown in many tables have been seriously affected — except for Tables 3 and 4 where appropriate adjustments have been made for continuity and comparability.

Although total balances outstanding of \$2,249.1 million were reported on the books of sales financing companies at year end, indicating a 3.1 % increase over the previous year's record level of \$2,180.8 million, businesses activity in general during 1970 was not as brisk as in 1969. In fact, balances by year end 1970 had decreased 4.9 % when compared with an adjusted balance of \$2,364.1 million for 1969.

The 17.8 % decline in passenger car financing, to \$773.7 million during the year — the lowest level since 1963 — could not be compensated for by the slight (1.1 %) growth in commercial vehicle financing of \$327.6 million. Even after the inclusion for the first time of the instalment paper purchases of consumer loan companies amounting to \$140 million, total purchases of finance paper fell 6.8 % over the year to \$1,801.6 million.

Concepts et définitions

En 1970, on a procédé à deux modifications importantes concernant la couverture et les principes de l'enquête annuelle sur le financement des ventes. En premier lieu, on a étendu le champ de l'enquête au financement des ventes assuré par les sociétés de prêt à la consommation (ce qui comprend surtout des "effets de commerce relatifs à d'autres biens de consommation"). Cette modification s'est traduite par une augmentation de 140 millions de dollars des achats d'effets de commerce et par un accroissement de 100 millions de dollars des créances actives en fin d'année. Il était devenu de plus en plus difficile, voir discutable de limiter l'enquête aux entreprises que la classification type des industries de Statistique Canada considère comme "sociétés de financement des ventes", ces dernières et les sociétés de prêt à la consommation (dont on trouvera la liste à la fin du bulletin, en même temps qu'un spécimen du questionnaire de l'enquête) appartenant très souvent aux mêmes propriétaires et ayant des fonctions communes.

L'autre modification fait maintenant entrer dans la catégorie des "véhicules commerciaux" les voitures particulières dont la vente est manifestement financée à des fins commerciales (les données sur les véhicules commerciaux figurent séparément au Tableau 11, page 16). Cette modification s'imposait si, dans le financement des ventes à tempérament, on voulait cerner de plus près l'élément constitué par les biens de consommations dans le cadre des estimations nationales sur le crédit à la consommation tirées des résultats de la présente enquête annuelle.

Comme les années précédentes, ce bulletin inclut les données sur les sociétés de financement des ventes constituant la filiale d'un fabricant d'automobiles, mais il exclut la statistique du financement des ventes assuré par les sociétés de financement constituées en filiales d'un important organisme de vente au détail ou traitant exclusivement avec lui. Les opérations de ces filiales sont considérées comme le prolongement d'une activité de vente, et les chiffres qui les concernent sont intégrés aux comptes des débiteurs divers des grands magasins et des autres entreprises de vente au détail figurant dans le bulletin mensuel, Crédit à la consommation (61-004 au catalogue de Statistique Canada).

Résultats de l'enquête de 1970

Les modifications susmentionnées de l'enquête de 1970 ont eu pour conséquence, entre autres, de perturber sérieusement les comparaisons avec 1969 ou les années précédentes qui paraissent dans beaucoup de tableaux, sauf pour ce qui est des Tableaux 3 et 4, pour lesquels on a procédé aux ajustements appropriés pour la continuité et la comparabilité.

Même si un total de 2,249.1 millions de dollars de créances actives sont inscrites dans les livres des sociétés de financement des ventes à la fin de l'année, ce qui constitue une augmentation de 3.1 % sur le niveau record (2,180.8 millions) de l'année précédente, les activités des entreprises n'ont pas connu en 1970 la même vitalité qu'en 1969. En effet, les créances actives à la fin de l'année 1970 ont baissé de 4.9 % si on les compare au montant révisé de 2,364.1 millions de dollars à la fin de l'année 1969.

Une baisse de 17.8 % a fait descendre le financement des voitures particulières au plus bas niveau depuis 1963, soit à 773.7 millions de dollars pour l'année; ce déclin n'est pas compensé par la légère augmentation (1.1 %) du financement des ventes de véhicules commerciaux, qui s'est élevé à 327.6 millions. Même après l'inclusion pour la première fois des achats d'effets de commerce à tempérament des sociétés de prêt à la consommation, pour un montant de 140 millions, le total des effets achetés est tombé de 6.8 %, soit à 1,801.6 millions pour l'année.

The provincial distribution of new paper purchases and balances outstanding at year-end is shown in Table 9. Due to the changes in concept and coverage mentioned above, comparisons with earlier years are not appropriate, but an examination of the pattern of the provincial distribution of purchases and balances does not show a marked change from earlier years.

Wholesale financing of retail dealers' inventories over the year reflected the much lower volume of retail financing, particularly that of motor vehicles. Paper purchased amounted to \$2,548.8 million, almost half a billion dollars less than both previous years, resulting by year-end after current repayments in a reduced outstanding balance of \$525.0 million.

Also included in this publication are tables on the lease and rental financing of motor vehicles and other commercial goods - which has shown substantial growth over the year - and an expanded table on the proportion of all new motor vehicles financed by this industry.

La répartition par province des achats de nouveaux effets de commerce et des créances actives à la fin de l'année figure au Tableau 9. En raison des modifications de concept et de couverture mentionnées ci-dessus, il n'y a pas lieu de faire de comparaisons avec l'année précédente; toutefois un examen du schéma de répartition par province des effets achetés et des créances actives ne fait ressortir aucun changement marqué par rapport aux années antérieures.

Le financement par les grossistes des stocks des détaillants pour l'année traduit la forte baisse du financement au détail, surtout en ce qui concerne les véhicules automobiles. Les effets achetés ont totalisé 2,548.8 millions de dollars, soit près d'un demi milliard de dollars de moins que chacune des deux années précédentes; à la fin de l'année, après les remboursements courants, les créances actives étaient donc ramenées à 525.0 millions de dollars.

La présente publication compte également des tableaux sur le financement de baux et de contrats de location pour les véhicules automobiles et d'autres biens commerciaux, un secteur où s'est produit une hausse substantielle durant l'année, ainsi qu'un tableau élargi sur la proportion de tous les nouveaux véhicules automobiles financés par cette branche d'activité.

Statement A. Summary of Changes in Sales Financing in Canada, 1970/1969
Percentage Changes over the Year in Balances Outstanding and Paper Purchased, by Commodities

Tableau Analytique A. Résumé des variations du financement des ventes au Canada en 1970 par rapport à 1969
Taux de variation des créances actives et de l'achat d'effets, par produit

Commodity - Marchandises	Paper purchased - Effets de commerce achetés	Balances outstanding - Créances actives
	per cent - pourcentage	
All commodities - Total - Toutes marchandises	- 6.8	+ 3.1
Consumer goods - Biens de consommation	- 18.3	- 10.1
New passenger cars - Voitures particulières neuves	- 39.0	) - 23.7
Used passenger cars - Voitures particulières d'occasion	- 23.7	
Other consumer goods - Autres biens de consommation	+ 45.1	+ 40.8
Commercial and industrial goods - Biens commerciaux et industriels	+ 11.2	+ 21.4
New commercial vehicles - Véhicules utilitaires neufs	+ 62.5	) + 60.8
Used commercial vehicles - Véhicules utilitaires d'occasion	+ 4.4	
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) - Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	- 17.8	- 5.4

TABLE I. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies,
Historical Summary, 1941 and 1949-1970

TABLEAU I. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes,
sommaire rétrospectif, 1941 et 1949-1970

Year — Année	Paper purchased — Effets de commerce achetés			Balances outstanding (year-end) — Créances actives (à la fin de l'année)		
	Consumer goods — Biens de consommation	Commercial and industrial goods — Biens commerciaux et industriels	Total	Consumer goods — Biens de consommation	Commercial and industrial goods — Biens commerciaux et industriels	Total
	thousands of dollars — milliers de dollars					
1941	77,326	22,951	100,277	48,854	15,820	64,674
1949(1)	190,574	94,156	284,730	115,977	68,086	184,063
1950	305,278	123,918	429,196	202,011	91,152	293,163
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817
1970(2)	965,431	836,211	1,801,642	1,136,184	1,112,926	2,249,110

(1) Including Newfoundland from 1949. — Y compris Terre-Neuve depuis 1949.

(2) Discontinuity in series — See introductory text. — Solution de continuité — Voir l'exposé du début.

ANNUAL FINANCING OF RETAIL INSTALMENT SALES, BY SALES FINANCE COMPAGNIES

FINANCEMENT ANNUEL DES VENTES AU DÉTAIL À TEMPÉRAMENT, SOCIÉTÉS DE FINANCEMENT DES VENTES

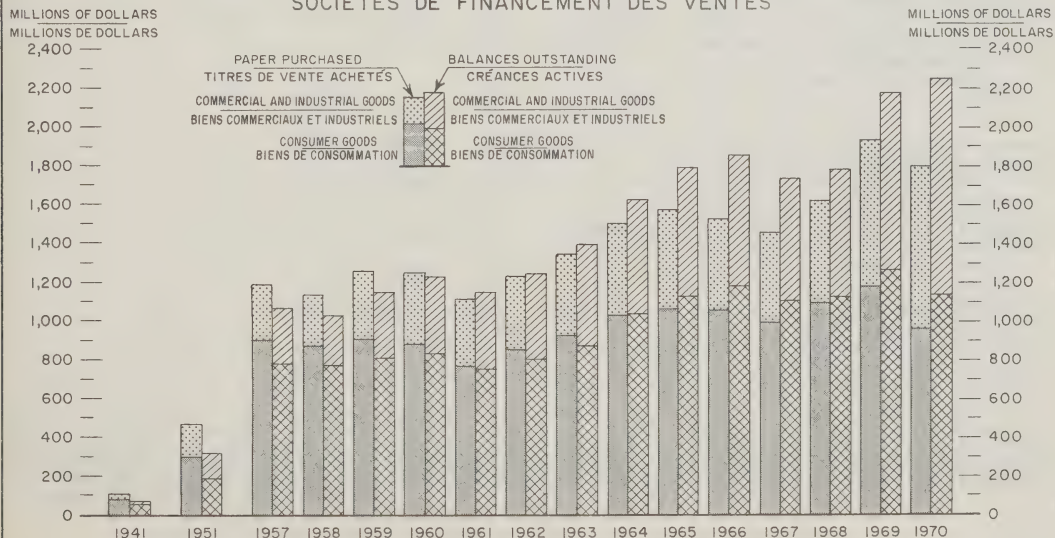


TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies, percentage composition, by Commodities, 1969 and 1970

TABLEAU 2. Répartition en pourcentage, par genre de marchandise, des crédits pour achats à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes, 1969 et 1970

Commodity — Marchandises	Paper purchased — Effets de commerce achetés				Balances outstanding (year end) — Créances actives (à la fin de l'année)			
	Amount — Montant		Per cent of total — Pourcentage du total		Amount — Montant		Per cent of total — Pourcentage du total	
	1969	1970	1969	1970	1969	1970	1969	1970
	\$'000				\$'000			
All commodities - Total - Toutes marchandises	1,933,520	1,801,642	100.0	100.0	2,180,817	2,249,110	100.0	100.0
Consumer goods - Biens de consommation	1,181,292	965,431	61.1	53.6	1,264,455	1,136,184	58.0	50.5
New passenger cars - Voitu- res particulières neuves	659,552	402,346(1)	34.1	22.3	719,650	523,592(1)	33.0	23.3
Used passenger cars - Voi- tures particulières d'oc- casion	281,693	214,871	14.6	11.9	279,501	238,959	12.8	10.6
Television, radios, and record players - Télévi- seurs, radios et tourne- disques	26,236	26,683	1.4	1.5	23,494	20,957	1.1	0.9
Electrical and gas house- hold appliances - Appa- reils ménagers au gaz et à l'électricité	23,213	51,673	1.2	2.9	21,722	39,777	1.0	1.8
Furniture and home fur- nishings - Meubles et articles d'ameublement	20,155	71,374	1.0	4.0	20,719	55,414	0.9	2.5
Home improvement goods - Biens pour améliorations aux habitations	16,907	17,008	0.9	0.9	18,617	19,854	0.9	0.9
Mobile homes - Maisons mobiles	75,925	79,130	3.9	4.4	110,918	145,488	5.1	6.5
Recreational equipment - Matériel de loisirs	18,155	23,055	0.9	1.3	19,615	20,935	0.9	0.9
All other consumer goods - Tous autres biens de con- sommation	59,456	79,291	3.1	4.4	50,219	71,208	2.3	3.1
Commercial and industrial goods - Biens commerciaux et industriels	752,228	836,211	38.9	46.4	916,362	1,112,926	42.0	49.5
New commercial vehicles - Véhicules utilitaires neufs	250,777	407,626(1)	13.0	22.6	287,790	501,911(1)	13.2	22.3
Used commercial vehicles - Véhicules utilitaires d'occasion	73,184	76,408	3.8	4.2	75,466	82,291	3.5	3.7
Other commercial goods (including farm, commer- cial and industrial machinery and equipment, etc.) - Autres biens com- merciaux (y compris machines et matériel agricoles, commerciaux et industriels, etc.)	428,267	352,177	22.1	19.6	553,106	528,724	25.3	23.5

(1) Commencing 1970 passenger cars financed for commercial purposes transferred to "commercial vehicles". - Depuis 1970 les voitures particulières financées à des fins commerciales ont été transférées au poste véhicules utilitaires.

TABLE 3. Motor vehicle Sales in Canada, Financed by Sales Financing Companies, 1947-1970

TABLÉAU 3. Ventes de véhicules automobiles au Canada financées par les sociétés de financement des ventes, 1947-1970

Year — Année	New and used vehicles Total Véhicules neufs et d'occasion		New vehicles — Véhicules neufs				Used vehicles — Véhicules d'occasion			
			Passenger — Voitures particulières		Commercial — Véhicules utilitaires		Passenger — Voitures particulières		Commercial — Véhicules utilitaires	
	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant
		\$'000		\$'000		\$'000		\$'000		\$'000
1947	118,867	108,745	27,409	32,419	19,291	33,004	56,024	29,643	16,143	13,679
1948	155,634	144,955	29,923	37,680	21,944	36,126	83,323	53,255	20,444	17,894
1949	232,988	219,184	53,185	71,044	28,317	44,467	124,595	81,983	26,891	21,690
1950	364,681	342,081	97,051	131,003	38,253	60,432	189,635	120,771	39,742	29,875
1951	423,830	376,671	81,726	110,146	44,529	81,057	239,140	138,775	58,435	46,693
1952	620,354	639,689	124,879	194,422	47,708	98,032	375,825	283,069	71,942	64,166
1953	640,512	725,545	146,431	252,160	42,621	90,087	382,106	320,321	69,354	62,977
1954	538,728	611,646	126,099	230,900	28,005	61,359	325,953	269,144	58,671	50,243
1955	599,330	719,328	156,191	305,069	28,936	70,928	355,638	294,508	58,565	48,823
1956	663,749	910,833	190,109	408,993	34,796	111,951	382,026	337,154	56,818	52,735
1957	615,251	878,522	171,904	385,043	29,116	95,056	365,883	344,799	48,348	53,624
1958	550,367	786,550	147,402	335,827	21,119	70,280	339,414	333,011	42,432	47,432
1959	541,348	848,302	158,022	371,392	25,453	94,707	315,898	322,746	41,975	59,457
1960	520,511	830,406	164,335	377,851	24,864	97,506	291,560	298,415	39,752	56,634
1961	444,853	714,325	141,234	330,199	22,177	86,760	248,728	250,366	32,714	47,000
1962	457,901	789,028	154,561	380,879	23,762	94,454	248,186	264,924	31,392	48,771
1963	473,404	888,963	168,161	442,186	27,143	108,152	247,449	287,875	30,651	50,750
1964	495,069	1,004,630	186,361	511,367	28,934	123,458	250,333	318,565	29,441	51,240
1965	482,089	1,055,970	199,587	562,630	30,213	129,181	225,553	312,810	26,736	51,349
1966	467,171	1,065,638	198,261	570,542	33,648	146,485	209,162	297,593	26,100	51,018
1967	415,481	1,000,338	174,270	529,850	32,449	149,152	184,409	270,785	24,353	50,551
1968	438,541	1,117,684	189,552	602,530	37,665	171,298	186,323	287,920	25,001	55,936
1969	448,203	1,265,205	201,178	659,552	43,721	250,776	176,196	281,693	27,108	73,184
1970	362,317	1,101,251	167,623(1)	558,802	34,505	251,170	135,143	214,871	25,046	76,408

(1) Includes passenger cars financed for commercial purposes in 1970. — A compter de 1970 comprend les voitures particulières neuves financées à des fins commerciales.

TABLE 4. Total Number and Value of New Motor Vehicles Sold in Canada(1) with corresponding percentages Financed by Sales Financing Companies, 1947 to 1970

TABLEAU 4. Nombre et valeur des véhicules automobiles neufs vendus au Canada(1) et proportions financées par des sociétés de financement des ventes, 1947 à 1970

Year — Année	New passenger cars — Voitures particulières neuves				New commercial vehicles — Véhicules utilitaires neufs			
	Number — Nombre	Financed — Proportion financée	Value — Valeur	Financed — Proportion financée	Number — Nombre	Financed — Proportion financée	Value — Valeur	Financed — Proportion financée
		%	\$'000	%		%	\$'000	%
1947	159,205	17.2	283,190	11.4	71,050	27.2	133,047	24.8
1948	145,655	20.5	282,904	13.3	75,645	29.0	156,313	23.1
1949	202,318	26.3	412,298	17.2	84,023	33.7	176,427	25.2
1950	324,903	29.9	661,674	19.8	104,792	36.5	223,995	27.0
1951	275,686	29.6	683,183	16.1	109,962	40.5	266,977	30.4
1952	292,095	42.8	725,168	26.8	108,682	43.9	278,495	35.2
1953	359,172	40.8	899,726	28.0	103,354	41.2	262,745	34.3
1954	310,546	40.6	797,554	29.0	72,082	38.9	191,964	32.0
1955	386,962	40.4	1,023,351	29.8	78,716	36.8	232,539	30.5
1956	408,233	46.6	1,128,640	36.2	91,688	38.0	326,735	34.3
1957	382,023	45.0	1,087,620	35.4	76,276	38.2	281,311	33.8
1958	376,723	39.1	1,110,724	30.2	68,046	31.0	254,742	27.6
1959	425,038	37.2	1,240,961	29.9	77,588	32.8	299,207	31.7
1960	447,771	36.7	1,289,073	29.3	75,417	33.0	285,754	34.1
1961	437,319	32.3	1,290,026	25.6	74,160	29.9	261,382	33.2
1962	502,565	30.8	1,482,407	25.7	82,645	28.8	300,509	31.4
1963	557,787	30.1	1,716,121	25.8	97,202	27.9	345,918	31.3
1964	616,759	30.2	1,936,258	26.4	109,120	26.5	401,544	30.7
1965	708,716	28.2	2,267,314	24.8	122,279	24.7	472,015	27.4
1966	694,820	28.5	2,274,083	25.1	132,611	25.4	550,508	26.6
1967	679,435	25.6	2,210,309	24.0	135,872	23.9	588,057	25.4
1968	741,915	25.5	2,481,141	24.3	147,538	25.5	634,648	27.0
1969	760,803	26.4	2,603,835	25.3	156,702	27.9	719,044	34.9
1970	640,360	26.2	2,158,543	25.9	133,881	25.8	653,787	38.4

(1) Source: New motor vehicle sales (Catalogue No. 63-208). — Ventes de véhicules automobiles neufs (N° de catalogue 63-208).

TABLE 5. Financing of Motor Vehicle Sales, by Sales Financing Companies, by Provinces, 1970

TABLEAU 5. Financement des ventes de véhicules automobiles, sociétés de financement des ventes, par province, 1970

Province	New — Neuves		Used — D'occasion		Total	
	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant
		\$'000		\$'000		\$'000
Passenger cars — Voitures particulières						
Canada	126,259	402,346	135,143	214,871	261,402	617,217
Atlantic Provinces — Provinces Atlantiques	7,100	22,265	9,816	13,721	16,916	35,986
Québec	52,833	164,823	44,658	68,240	97,491	233,063
Ontario	40,312	129,829	43,403	73,325	83,715	203,154
Manitoba	4,173	13,787	5,942	9,508	10,115	23,295
Saskatchewan	2,569	8,701	4,640	6,294	7,209	14,995
Alberta	9,476	31,123	12,982	20,609	22,458	51,732
British Columbia(1) — Colombie-Britannique(1) ...	9,796	31,818	13,702	23,174	23,498	54,992
Commercial vehicles — Véhicules utilitaires						
Canada	75,869	407,626	25,046	76,408	100,915	484,034
Atlantic Provinces — Provinces Atlantiques	4,530	27,910	1,933	5,514	6,463	33,424
Québec	17,012	97,039	5,062	15,398	22,074	112,437
Ontario	30,733	155,005	6,438	22,169	37,171	177,174
Manitoba	2,978	15,711	1,213	3,704	4,191	19,415
Saskatchewan	2,006	11,018	1,927	4,839	3,933	15,857
Alberta	8,167	43,116	4,403	11,980	12,570	55,096
British Columbia(1) — Colombie-Britannique(1) ...	10,443	57,827	4,070	12,804	14,513	70,631

(1) Includes Yukon and Northwest Territories. — Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1970
TABLEAU 6. Nombre de véhicules automobiles financés, par province et par mois, 1970

Month - Mois	Canada	Atlantic Provinces - Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britan- nique(1)
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	126,259	7,100	52,833	40,312	4,173	2,569	9,476	9,796
January - Janvier	8,333	455	3,118	2,874	273	158	680	775
February - Février	9,267	452	3,433	3,233	315	164	799	871
March - Mars	10,795	615	4,311	3,622	314	183	889	861
April - Avril	12,740	689	5,522	3,948	434	247	915	985
May - Mai	12,740	687	5,853	3,850	416	231	908	795
June - Juin	13,484	777	5,994	4,258	448	261	929	817
July - Juillet	12,424	716	5,453	3,932	374	252	827	870
August - Août	9,848	666	4,164	2,977	356	211	728	746
September - Septembre	10,164	576	4,147	3,153	384	243	849	812
October - Octobre	11,515	590	4,668	3,827	387	292	857	894
November - Novembre	8,485	529	3,434	2,709	263	179	642	729
December - Décembre	6,464	348	2,736	1,929	209	148	453	641
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	75,869	4,530	17,012	30,733	2,978	2,006	8,167	10,443
January - Janvier	6,047	326	1,320	2,547	159	139	704	852
February - Février	5,986	300	1,240	2,591	214	133	673	835
March - Mars	6,388	370	1,367	2,607	177	161	706	1,000
April - Avril	8,330	526	1,782	3,522	299	207	921	1,073
May - Mai	8,771	494	1,764	3,760	465	226	820	1,242
June - Juin	9,104	506	2,351	3,809	405	221	852	960
July - Juillet	6,692	422	1,530	2,649	270	169	624	1,028
August - Août	4,378	423	921	1,587	168	121	449	709
September - Septembre	4,385	274	1,114	1,525	267	169	492	544
October - Octobre	4,878	309	1,032	1,897	161	181	590	708
November - Novembre	5,607	351	1,360	2,239	199	125	603	730
December - Décembre	5,303	229	1,231	2,000	194	154	733	762
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	135,143	9,816	44,658	43,403	5,942	4,640	12,982	13,702
January - Janvier	9,798	673	2,921	3,321	454	340	1,019	1,070
February - Février	10,892	738	3,417	3,797	465	320	1,139	1,016
March - Mars	12,028	855	3,919	4,152	499	384	1,119	1,100
April - Avril	14,312	1,089	4,807	4,553	665	461	1,313	1,424
May - Mai	13,487	962	4,801	4,240	523	455	1,198	1,308
June - Juin	14,068	1,048	4,866	4,417	657	479	1,313	1,288
July - Juillet	13,379	972	4,308	4,391	590	436	1,309	1,373
August - Août	10,947	855	3,693	3,341	480	374	1,040	1,164
September - Septembre	10,338	743	3,347	3,252	503	340	983	1,070
October - Octobre	9,433	651	3,089	2,916	447	366	952	1,012
November - Novembre	9,190	671	3,090	2,767	371	389	863	1,039
December - Décembre	7,271	559	2,400	2,256	288	296	734	738
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	25,046	1,933	5,062	6,438	1,213	1,927	4,403	4,070
January - Janvier	1,891	193	299	545	91	142	322	299
February - Février	1,986	147	318	611	96	143	353	318
March - Mars	1,886	141	350	470	83	160	343	339
April - Avril	2,379	186	436	646	126	183	437	365
May - Mai	2,349	170	455	640	120	196	440	328
June - Juin	2,472	227	508	670	128	168	412	359
July - Juillet	2,267	175	484	534	99	149	369	457
August - Août	1,966	137	392	508	72	147	325	385
September - Septembre	2,207	169	554	488	114	179	361	342
October - Octobre	1,921	136	414	423	94	147	381	326
November - Novembre	2,104	125	494	514	108	164	364	335
December - Décembre	1,618	127	358	389	82	149	296	217

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1970

TABLEAU 7. Montant du financement de véhicules automobiles, par province et par mois, 1970

Month - Mois	Canada	Atlantic Provinces - Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britan- nique(1)
thousands of dollars - milliers de dollars								
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	402,346	22,265	164,823	129,829	13,787	8,701	31,123	31,818
January - Janvier	26,555	1,438	9,569	9,357	921	588	2,160	2,522
February - Février	29,452	1,449	10,571	10,451	1,093	537	2,607	2,744
March - Mars	34,642	1,942	13,654	11,791	1,034	607	2,878	2,736
April - Avril	41,120	2,121	17,534	12,838	1,407	844	3,100	3,276
May - Mai	41,039	2,159	18,529	12,583	1,366	807	3,024	2,571
June - Juin	43,494	2,423	19,056	13,844	1,477	862	3,068	2,764
July - Juillet	40,436	2,333	17,503	12,704	1,267	869	2,815	2,945
August - Août	31,624	2,075	13,190	9,655	1,171	683	2,445	2,405
September - Septembre	31,986	1,815	12,857	9,939	1,251	814	2,720	2,590
October - Octobre	36,573	1,838	14,648	12,116	1,273	975	2,816	2,907
November - Novembre	26,233	1,627	10,385	8,426	886	614	1,995	2,300
December - Décembre	19,192	1,045	7,327	6,125	641	501	1,495	2,058
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	407,626	27,910	97,039	155,005	15,711	11,018	43,116	57,827
January - Janvier	37,135	2,719	8,378	14,992	1,050	814	4,247	4,935
February - Février	31,469	1,738	6,769	12,058	1,180	752	3,606	5,366
March - Mars	33,996	2,129	7,391	13,186	869	846	3,681	5,894
April - Avril	42,841	2,706	9,823	17,157	1,663	1,173	4,450	5,869
May - Mai	45,287	2,882	9,617	18,086	2,258	1,330	4,693	6,421
June - Juin	45,369	3,025	11,811	17,598	1,906	1,178	4,216	5,635
July - Juillet	36,482	2,657	8,735	14,440	1,445	903	3,255	5,047
August - Août	24,458	2,838	5,211	8,380	1,107	634	2,234	4,054
September - Septembre	26,496	2,035	8,010	8,901	1,150	771	2,640	2,989
October - Octobre	26,292	1,857	6,512	9,113	991	877	3,100	3,842
November - Novembre	30,409	1,898	8,025	11,001	1,057	776	3,898	3,754
December - Décembre	27,392	1,426	6,757	10,093	1,035	964	3,096	4,021
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	214,871	13,721	68,240	73,325	9,508	6,294	20,609	23,174
January - Janvier	16,588	1,020	4,746	5,866	745	495	1,747	1,969
February - Février	17,920	1,048	5,430	6,549	787	439	1,879	1,788
March - Mars	19,596	1,206	6,121	7,204	814	521	1,856	1,874
April - Avril	23,013	1,498	7,432	7,814	1,088	614	2,138	2,429
May - Mai	21,380	1,357	7,243	7,175	817	668	1,940	2,180
June - Juin	22,325	1,466	7,369	7,397	1,061	664	2,195	2,173
July - Juillet	20,993	1,324	6,456	7,317	954	597	2,003	2,342
August - Août	16,846	1,183	5,498	5,474	731	476	1,573	1,911
September - Septembre	15,471	961	4,806	5,205	738	421	1,504	1,836
October - Octobre	14,654	899	4,655	4,832	707	473	1,430	1,658
November - Novembre	14,611	990	4,785	4,700	606	522	1,239	1,769
December - Décembre	11,474	769	3,699	3,792	460	404	1,105	1,245
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	76,408	5,514	15,398	22,169	3,704	4,839	11,980	12,804
January - Janvier	5,593	497	1,144	1,626	221	313	948	844
February - Février	5,815	489	922	1,770	244	396	929	1,065
March - Mars	5,119	384	944	1,352	205	376	811	1,047
April - Avril	7,129	527	1,251	2,277	377	395	1,167	1,135
May - Mai	7,732	513	1,343	2,301	398	708	1,387	1,082
June - Juin	7,435	694	1,447	2,185	457	423	971	1,258
July - Juillet	6,892	541	1,465	1,758	387	395	1,074	1,272
August - Août	5,799	424	1,153	1,545	179	410	874	1,214
September - Septembre	6,930	400	1,849	1,953	383	465	938	942
October - Octobre	6,090	327	1,213	1,848	312	271	1,030	1,089
November - Novembre	6,388	385	1,465	1,882	279	291	973	1,113
December - Décembre	5,486	333	1,202	1,672	262	396	878	743

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 8. Retail Paper Purchased and Balances Outstanding, by Provinces, 1969 and 1970

TABEAU 8. Effets de commerce au détail achetés et créances actives, par province, 1969 et 1970

Province	Retail paper purchased - Effets de commerce au détail achetés								
	Total all retail financing — Total de l'ensemble du finance- ment des ventes au détail			Consumer goods - Biens de consommation					
				Passenger cars (new and used) — Voitures particulières (neuves et d'occasion)			All other — Tous autres		
				1969	1970	Percentage change 1970/1969 — Variation propor- tionnelle 1970/1969	1969	1970	Percentage change 1970/1969 — Variation propor- tionnelle 1970/1969
	1969	1970	Variation proportionnelle 1970/1969						
	\$'000			\$'000			\$'000		
Canada	1,933,519	1,801,642	- 6.8	941,245	617,217	- 34.4	240,047	348,214	+ 45.1
Newfoundland - Terre-Neuve	18,437	16,947	- 8.1	9,010	5,218	- 42.1	1,954	4,097	+ 109.7
Prince Edward Island - Île- du-Prince-Édouard	4,937	4,070	- 17.6	1,741	1,060	- 39.1	471	783	+ 66.2
Nova Scotia - Nouvelle- Écosse	54,879	63,996	+ 16.6	22,293	20,122	- 9.7	11,225	15,181	+ 35.2
New Brunswick - Nouveau- Brunswick	43,292	36,152	- 16.5	19,658	9,586	- 51.2	6,070	6,915	+ 13.9
Québec	525,318	505,785	- 4.7	310,697	233,063	- 25.0	60,633	84,424	+ 39.2
Ontario	637,934	639,230	+ 0.2	349,393	203,154	- 41.9	68,678	147,625	+ 115.0
Manitoba	72,032	70,233	- 2.5	32,040	23,295	- 27.3	9,143	10,965	+ 19.9
Saskatchewan	85,030	64,993	- 23.6	25,716	14,995	- 41.7	11,802	8,190	- 30.6
Alberta	231,883	189,451	- 18.3	77,187	51,732	- 33.0	35,076	33,827	- 3.6
British Columbia (including Yukon and Northwest Territories) - Colombie- Britannique (y compris le Yukon et les Territoires du Nord-Ouest)	259,777	210,785	- 18.9	93,510	54,992	- 41.2	34,995	36,207	+ 3.5
	Retail paper purchased - Effets de commerce au détail achetés						Balances outstanding — Créances actives		
	Commercial goods - Biens commerciaux								
	Commercial vehicles (new and used) — Véhicules utilitaires (neufs et d'occasion)			All other — Tous autres			December 31 — Le 31 décembre		
	1969	1970	Percentage change 1970/1969 — Variation propor- tionnelle 1970/1969	1969	1970	Percentage change 1970/1969 — Variation propor- tionnelle 1970/1969	1969	1970	Percentage change 1970/1969 — Variation propor- tionnelle 1970/1969
	\$'000			\$'000			\$'000		
Canada	323,960	484,034	+ 49.4	428,267	352,177	- 17.8	2,180,817	2,249,110	+ 3.1
Newfoundland - Terre-Neuve	4,337	4,732	+ 9.1	3,137	2,901	- 7.5	20,502	19,133	- 6.7
Prince Edward Island - Île- du-Prince-Édouard	854	483	- 43.4	1,870	1,744	- 6.7	6,052	5,585	- 7.7
Nova Scotia - Nouvelle- Écosse	10,062	16,355	- 37.5	11,299	12,339	+ 9.2	63,693	79,948	+ 25.5
New Brunswick - Nouveau- Brunswick	10,944	11,854	+ 8.3	6,620	7,797	+ 17.8	54,431	49,461	- 9.1
Québec	71,427	112,437	+ 11.5	82,561	75,860	- 8.1	609,948	625,054	+ 2.5
Ontario	100,879	177,174	+ 75.6	118,984	111,276	- 6.5	696,000	752,798	+ 8.2
Manitoba	11,314	19,415	+ 71.6	19,535	16,558	- 15.2	82,333	84,225	+ 2.3
Saskatchewan	12,988	15,857	+ 22.1	34,524	25,951	- 24.8	98,993	83,739	- 15.4
Alberta	48,709	55,096	+ 13.1	70,910	48,795	- 31.2	267,707	254,376	- 6.0
British Columbia (including Yukon and Northwest Territories) - Colombie- Britannique (y compris le Yukon et les Territoires du Nord-Ouest)	52,446	70,631	+ 34.7	78,827	48,956	- 37.9	281,158	294,791	+ 4.8

TABLE 9. Wholesale Financing and Average Repayment Terms on Retail Paper Purchased by Sales Financing Companies - 1956-1970 and Quarters 1969-1970

TABLEAU 9. Financement à la vente en gros et échéance moyenne de remboursement des effets du commerce de détail achetés par des sociétés de financement des ventes - 1956 à 1970 et trimestres 1969-1970

Periods — Périodes	Wholesale financing — Financement au stade de gros			Average repayment terms on retail paper purchased — Échéance moyenne de remboursement sur titres achetés au niveau du détail			
	Paper purchased — Titres achetés	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)	Passenger cars and commercial vehicles — Voitures parti- culières et véhi- cules utilitaires		Other consumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
				New — Neufs	Used — D'occasion		
millions of dollars — millions de dollars			months — mois				
1956	1,213.0	..	182.0	..	..	..	..
1957	1,185.0	1,165.0	202.0	..	..	..	..
1958	1,104.9	1,116.2	190.7	24.1	17.0	20.1	25.1
1959	1,306.9	1,300.8	196.8	25.2	17.6	23.2	26.9
1960	1,353.5	1,320.9	229.4	25.9	17.6	23.3	27.9
1961	1,282.5	1,328.1	183.8	26.5	17.9	24.4	29.8
1962	1,566.4	1,510.2	240.0	27.6	19.0	24.8	31.6
1963	1,861.8	1,800.6	301.2	28.7	20.2	24.4	32.6
1964	2,063.5	2,097.1	267.6	29.4	21.6	23.6	31.7
1965	2,659.3	2,474.7	452.2	29.1	22.4	24.5	32.3
1966	2,498.7	2,526.7	424.2	29.2	22.6	24.4	31.0
1967	2,546.9	2,525.1	446.0	29.3	22.8	24.6	31.3
1968	3,020.8	2,863.2	603.6	29.9	23.2	27.3	32.8
1969	3,177.2	3,095.8	685.0	30.1	23.5	29.3	33.1
1970	2,548.8	2,708.8	525.0	29.7	22.9	36.5	32.7
1969 — I	816.5	611.9	808.2	29.8	23.8	27.1	31.8
II	889.6	950.2	747.6	30.3	23.7	29.8	34.1
III	632.3	732.5	647.4	31.2	23.3	32.5	33.3
IV	838.8	801.2	685.0	29.2	23.1	27.8	33.3
1970 — I	569.5	584.2	670.3	29.7	23.4	28.3	35.3
II	863.0	833.6	699.7	30.4	23.1	35.3	32.3
III	586.0	667.7	618.0	29.9	22.7	39.5	31.7
IV	530.3	623.3	525.0	29.0	22.6	43.2	31.8

TABLE 10. New Passenger Cars Financed for Commercial Purposes

TABLEAU 10. Voitures particulières neuves financées à des fins commerciales

Months — 1970 — Mois	Number — Nombre	Volume — Titres achetés	Balances outstanding — Créances actives
		dollars	
January — Janvier	3,343	13,019,534	176,298,798
February — Février	3,442	12,841,695	179,632,060
March — Mars	3,183	12,424,177	185,110,885
April — Avril	5,070	19,145,306	188,979,549
May — Mai	5,585	21,034,602	198,564,347
June — Juin	5,535	20,544,008	203,208,827
July — Juillet	3,548	13,545,115	202,124,391
August — Août	1,670	6,260,815	198,636,880
September — Septembre	1,407	5,474,478	193,068,857
October — Octobre	1,927	7,513,234	187,446,556
November — Novembre	3,219	12,204,780	184,971,747
December — Décembre	3,435	12,448,766	182,317,357
Year — Total — Année	41,364	156,456,510	182,317,357

TABLE 11. Lease and Rental Financing

TABLEAU 11. Financement de baux et de contrats de location

Periods — Périodes	Motor vehicles — Véhicules automobiles			All other (machinery and equipment) — Tous autres (machines, matériel, etc.)		
	Paper pur- chased — Titres achetés	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)	Paper pur- chased — Titres achetés	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)
	\$'000					
1969	25,024	..	38,724	70,241	..	126,823
1970	27,974	19,828	46,870	84,387	27,690	183,520
1970 — I	5,977	2,101	42,600	11,935	3,409	135,349
II	7,336	5,287	44,649	20,238	9,144	146,443
III	6,077	9,658	41,068	16,152	5,160	157,435
IV	8,584	2,782	46,870	36,062	9,977	183,520

List of Sales Financing Companies Covered at December 31, 1970

Répertoire des sociétés de financement au 31 décembre 1970

Name - Nom	Address - Adresse
Acadia Acceptance Co. Ltd.	5645 Cambie St., Vancouver 15, B.C.
Ace Finance Corp. Ltd.	4770 Kent Ave., Room 100, Montréal 249, Qué.
Acme Acceptance (London) Ltd.	Box 531, 110 Dundas St., London 12, Ont.
Admiral Acceptance Corp. Ltd.	2655 Yonge St., Toronto 315, Ont.
Adsa Acceptance Corp. Ltd.	73 Agengold Ave., Toronto 19, Ont.
Advance Credit Corp. Ltd.	940 Portage Ave., Winnipeg, Man.
Apex Finance Co. Ltd.	267 Bernard Ave., Kelowna, B.C.
Arnaud Acceptance Corp.	402 Laure Ave., Sept-Îles, Qué.
Associates Acceptance Co. Ltd.	Associates Bldg., South Bend, Indiana 46624, U.S.A.
Automotive Finance Corp. Ltd.	42 James S., Room 48, Hamilton 10, Ont.
Avco Delta Corp. Canada Ltd.	201 Queen's Ave., London 12, Ont.
Avco Finance Ltd.	201 Queen's Ave., London 12, Ont.
Avco Financial Services Canada Ltd.	201 Queen's Ave., London 12, Ont.
B & M Finance Corp.	133 Rue Notre Dame, C.P. 247, St. Rémi, Qué.
Baker Acceptance Co. Ltd.	500 University Ave., Toronto 101, Ont.
Beneficial Finance Co. of Canada Ltd.	2010 Yonge St., Toronto 295, Ont.
Bonaccord Finance Corp. Ltd.	822 Main St., Moncton, N.B.
British Acceptance Corp. Ltd.	900 West Pender St., Vancouver 1, B.C.
Brock Acceptance Company	274 Fort St., Winnipeg 1, Man.
Brock Finance Co. Ltd.	1080 Portage Ave., Winnipeg 10, Man.
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto 195, Ont.
Canadian Indemnity Co.	333 Main St., Winnipeg, Man.
Canadian Tire Acceptance Ltd.	176 King St., Box 2000, Welland, Ont.
Capital Finance Ltd.	112 Adelaide St. E., Toronto 210, Ont.
Capri Finance Corp.	3897 Ave. Bannantyne, Verdun, Qué.
Carling Acceptance Ltd.	56 Sparks St., Ottawa, Ont.
Chiefco Enterprises Ltd.	10975 - 124th St., Edmonton 40, Alta.
Chrysler Credit Canada Ltd.	P.O. Box 5360, Detroit, Michigan, 48235, U.S.A.
Citizen's Finance Co. Ltd.	1320 Fenwick Lane, Silver Springs, Maryland, U.S.A.
Coast Finance Ltd.	800 Kingsway, Vancouver 10, B.C.
Corporation de Finance Midanis	89 Ouest rue St-Charles, Longueuil, Qué.
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué.
Commercial Credit Corp. Ltd.	95 St. Clair Ave. W., Toronto 195, Ont.
Commodity Discount Ltd.	4150 Sherbrooke St. W., Montréal 215, Qué.
Consumer's Finance Corp. Ltd.	Box 129, Mission City, B.C.
Continental Discount Corp.	71-4ième Ave., La Sarre, Qué.
Credit Stanstead Inc.	CP 729, 7 Rue Court, Coaticook, Qué.
Custom Credit Corp. Ltd.	144 King St. W., Kitchener, Ont.
Danforth Discount Ltd.	898 Danforth Ave., Toronto 275, Ont.
Danforth Finance Co.	898 Danforth Ave., Toronto 275, Ont.
Dual Acceptance Ltd.	1395 Dorchester Blvd. West, Montréal, Qué.
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor 14, Ont.
Embassy Developments Ltd.	10024 Jasper Ave., Edmonton 15, Alta.
Empire Acceptance Corp. Ltd.	110-815 West Hastings St., Vancouver 3, B.C.
Ensign Acceptance Corp. Ltd.	501 Lakeshore Rd. E., Port Credit, Ont.
Equipment Finance Corp. Ltd.	407 McGill St., Montréal 126, Qué.
Federal Acceptance Corp.	4141 Sherbrooke St., W., Westmount, Qué.
Finance Locale Inc.	49 Boul. Jacques Cartier S., Mont Joli, Qué.
Finance Mercantile Inc.	1900 rue Moreau, Montréal, Qué.
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121, U.S.A.
Frontier Acceptance Corp. Ltd.	291 King St., Box 5376, London 12, Ont.
G A C International Finance Corp. Ltd.	345 Lakeshore Rd. E., Oakville, Ont.
Garry Finance Corp. Ltd.	201 Lindsay Bldg., Winnipeg, Man.
Gateway Finance Corp. Ltd.	335 East Broadway, Vancouver, B.C.
General Discount Corp. Ltd.	7 Queen St. E., Suite 250, Toronto 205, Ont.
General Finance Corp. Ltd.	603 Centre St. S., Calgary 2, Alta.
General Finances Ltd.	430 Columbia St., New Westminster, B.C.
General Motors Acceptance Corp. of Canada Ltd.	2200 Yonge St., Toronto 295, Ont.
General Securities Ltd.	1678 West Broadway, Vancouver 9, B.C.
Gibraltar Discount Co. Ltd.	445 King St. W., Room 200, Toronto 135, Ont.
The Glenair Group Ltd.	P.O. Box 53, Toronto Dominion Centre, Toronto 111, Ont.
Goldale Acceptance Ltd.	170 Kennedy Rd. S., Brampton, Ont.
Granby Finance Corp.	50 Rue Centre, Granby, Qué.
Growth Acceptance Corp. Ltd.	1530 Gamble Place, Winnipeg, Man.
Guardian Finance Group	298 Garry St., Winnipeg, Man.
Gulf Acceptance Corp. Ltd.	3220 Wellington St., Verdun, Qué.
Hamco Investment Inc.	1330 Maguire Ave., Sillery, Qué.
Hamilton Discount Corp. Ltd.	42 James St. N., Hamilton 11, Ont.
Hartford Finance Factors Ltd.	1373 Kingsway, Vancouver, B.C.
Hartex Investments Ltd.	2333 Government St., Victoria, B.C.

List of Sales Financing Companies Covered at December 31, 1970 - Concluded

Répertoire des sociétés de financement au 31 décembre 1970 - fin

Name - Nom	Address - Adresse
Hemevans Investments Ltd.	302 - 3rd Floor C.P.R. Bldg., Edmonton, Alta.
Household Finance Corp. of Canada	85 Bloor St. E., Toronto 285, Ont.
Hussmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont.
Industrial Acceptance Corp. Ltd.	1320 Graham Blvd., Montréal 304, Qué.
Insurance and Discount Corp. Ltd.	252 Eglinton Ave. E., Toronto 315, Ont.
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton 23, Ont.
Island Finances Ltd.	762 Fort St., Victoria, B.C.
Jaeger Finance of Canada Ltd.	Gaylord Road, St. Thomas, Ont.
Juliet Investments Ltd.	Room 407 - 980 W. Pender St., Vancouver 1, B.C.
Kenright Securities Ltd.	1008 Wall Street, Winnipeg 3, Man.
Koehring Finance Canada	P.O. Box 490, Brantford, Ont.
La Cie de Finance J. Cardinal Ltée	6915 - 191ème Ave., Montréal 408, Qué.
La Société Financière du Québec Ltée	312 Rue St. Jacques, L'Assomption, Qué.
Laurentide Financial Corp. Ltd.	1177 W. Hastings St., Vancouver 5, B.C.
Les Mutuellistes - Caisse d'Épargne et de Crédit	27 Rue Mgr. Verreault, Mont Joli, Qué.
Mack Financial (Canada) Ltd.	1350 The Queensway, Toronto 540, Ont.
Manchester Acceptance Corp. Ltd.	25 Water St. N., Galt, Ont.
Mars Finance Inc.	31 Rue Racine O., Chicoutimi, Qué.
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St. W., Toronto 150, Ont.
Merit Financial Corp. Ltd.	6462 Fraser, Vancouver, B.C.
Mid-City Acceptance Corp. Ltd.	1373 Kingsway, Vancouver 10, B.C.
Mutual Discount Co.	3532 Eglinton Ave. W., Toronto 335, Ont.
Neptune Acceptance Ltd.	122 Davenport Rd., Toronto 181, Ont.
Niagara Finance Co. Ltd.	1320 Graham Blvd., Montréal 304, Qué.
Northern Ontario Acceptance Co. Ltd.	460 Toronto Dominion Centre, Toronto 111, Ont.
Ocean Co. Ltd.	Box 638, Windsor, N.S.
Overland Acceptance Ltd.	3750 Kitchener, Burnaby, B.C.
Paramount Discount Corp. 1961 Ltd.	105 Main St. E., Hamilton 20, Ont.
Par Finance Co. Ltd.	1526 Ottawa St., Windsor, Ont.
Permanent Acceptance Ltd.	706 - 7th Avenue S.W., Calgary, Alta.
H.G. Pett Finance Co.	85 Dawlish Ave., Toronto 317, Ont.
Philips Acceptance Corp. Ltd.	116 Vanderhoof Ave., Toronto 17, Ont.
Provident Finance Corp. Ltd.	335 E. Broadway, Vancouver 10, B.C.
Public Finance Corp. Ltd.	1080 Portage Ave., Winnipeg 10, Man.
Rapid Discount Corp. Ltd.	1459 St. Alexandre St., Montréal 111, Qué.
Redisco Canada Ltd.	P.O. Box 5360, Detroit Michigan, 48235, U.S.A.
Regent Acceptance Corp. Ltd.	143 Main St. E., P.O. Box 635, Hamilton 20, Ont.
Robertson Finance Co. Ltd.	P.O. Box 817, New Westminster, B.C.
Seaboard Acceptance Corp. Ltd.	2211 W. 4th Ave., Vancouver 9, B.C.
Signature Finance Ltd.	10832 - 82nd Ave., Edmonton 60, Alta.
Southern Acceptance Corp. Ltd.	1010 - 6th Avenue S.W., Calgary, Alta.
Sperry Rand Financial Corp. Canada Ltd.	984 Bay St., Toronto 181, Ont.
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man.
Superior Acceptance Corp. Ltd.	22 College St., Toronto 181, Ont.
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto 285, Ont.
Transamerica Financial Corp. Can.	120 Eglinton Ave. E., Toronto 315, Ont.
Trans-Canada Credit Corp. Ltd.	625 Church St., Toronto 285, Ont.
Trans Continental Financial Corp.	1262 Third Ave., Prince George, B.C.
Triad Acceptance Co.	90 Eglinton Ave. E., Toronto 315, Ont.
Tri-State Acceptance Co. Ltd.	402 Paris Bldg., Winnipeg 2, Man.
Union Acceptance Corp. Ltd.	212 King St. W., Toronto 110, Ont.
Union Finance Corp. Ltd.	212 King St. W., Toronto 110, Ont.
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Dominions Finance Corp. Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Dominions Investments Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Finance Co. Ltd.	212 King St. W., Toronto 110, Ont.
Universal Guardian Acceptance Corp.	1455 West Georgia St., Vancouver 5, B.C.
Wayne Sales Financial Corp.	2650 Metcalfe St., Windsor, Ont.
West Coast Finance Ltd.	47 W. Broadway, Vancouver 10, B.C.
Wescorp Industries Ltd.	407 - 980 W. Pender St., Vancouver 3, B.C.
Western Finance Co. Ltd.	714 Clarkson, New Westminster, B.C.
White Motor Credit Corp. of Canada Ltd.	6205 Airport Rd., Malton, Ont.
Winram Finance Ltd.	1678 W. Broadway, Suite 2, Vancouver 9, B.C.

ONE COMPLETED COPY SHOULD BE RETURNED WITHIN ONE MONTH

CONFIDENTIAL

Taken in conformity with the requirements of the Statistics Act, Chapter 257, Revised Statutes of Canada, 1952.

DOMINION BUREAU OF STATISTICS

Merchandising and Services Division

**SALES FINANCING
AND
CONSUMER CREDIT
1970**

Revise name or address if not correct

This report covers sales finance companies, consumer loan companies and other financial companies and contains the following Sections:

- Section 1 - Retail Sales Financing
- Section 2 - Provincial Distribution of Retail Sales Financing
- Section 3 - Wholesale Financing
- Section 4 - Consumer Financing
- Section 5 - Lease and Rental Financing
- Section 6 - All other receivables

READ THESE NOTES BEFORE COMPLETING

1. Include all your Canadian branches in this report.
2. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space provided below.
3. If you did not operate for the full calendar year, show data for that portion of the year during which you were in business.
4. If exact data are only available for group totals in Section 1, show these and estimate the commodity breakdown.
5. "Paper Purchased" during 1970 should include the original unpaid balance for goods secured by conditional sales agreement only, plus finance, insurance and other charges. Exclude renewal transactions as well as paper bought from other financing firms. **Exclude lease paper.**
6. "Balances Outstanding" as at December 31, 1970 should show all outstanding finance, insurance and other charges for all paper on your books, including renewal transactions, whenever purchased. **Exclude lease paper.**
7. "Consumer Goods" are those bought for personal use and not for resale.
8. "Commercial and Industrial Goods" are those bought for business and farm use and not for resale.
9. "Lease Financing" covers only financing when no conditional sales agreement is involved and the financing company itself retains ownership of goods and acts as lessor.
10. Passenger cars financed for commercial purposes, e.g. taxis and other fleets should be reported under "COMMERCIAL AND INDUSTRIAL GOODS."
11. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation.

List companies combined in this report:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

1. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements)

Commodity Description	Retail paper purchased, 1970 (see notes 4 and 5)		Balances outstanding, December 31, 1970 (see note 6)
	Units	Dollar volume	
	(Exclude renewal transactions and paper purchased from other finance firms)		\$ (omit cents)
A. CONSUMER GOODS:			
(i) Motor vehicles:			
Passenger cars (see Notes 7, 10 and 11) { New			
Used			
Sub-total, passenger cars			
(ii) Other consumer goods:	x x x x x		
T.V., radios, record players (and combination sets)	x x x x x		
Electric and gas household appliances (refrigerators, stoves, washers, driers, portable appliances, etc.)	x x x x x		
Furniture and home furnishings	x x x x x		
Home improvement goods (heating, air conditioning and plumbing equipment, doors, windows and screens, etc.)	x x x x x		
Mobile homes (at least 10 feet wide and 29 feet long)	x x x x x		
Prefabricated homes and cottages	x x x x x		
Recreational equipment (musical instruments, boats, snowmobiles, motorcycles, sporting goods, travel trailers, airplanes and helicopters)	x x x x x		
All other consumer goods (clothing, china, jewellery, etc.)	x x x x x		
Sub-total, other consumer goods	x x x x x		
Total consumer goods	x x x x x		
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles:			
Trucks, vans, buses and other commercial vehicles (see Notes 8, 10 and 11) { New			
Used			
Passenger cars, new and used, financed for commercial purposes (see Note 10)			
Sub-total, commercial vehicles			
(ii) All other (farm, commercial and industrial machinery and equipment, etc.)	x x x x x		
Total commercial and industrial goods	x x x x x		
GRAND TOTAL, RETAIL FINANCING	x x x x x		

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1.

Note: Classify by province of origin rather than by location of office, if possible.

Note: Classify by province of origin rather than by location of office, if possible.

Province of origin	Total, all retail financing (consumer and commercial) \$ (omit cents)	Consumer goods paper purchased during 1970				All other consumer goods \$ (omit cents)
		Passenger cars (see note 10)				
		New		Used		
		Units	\$ (omit cents)	Units	\$ (omit cents)	
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
British Columbia						
Yukon and N.W.T.						
CANADA						

Province of origin	Commercial goods paper purchased during 1970					Total balances outstanding (consumer and commercial) December 31, 1970 (see note 6) \$ (omit cents)
	Commercial vehicles (see note 10)				All other commercial goods \$ (omit cents)	
	New		Used			
	Units	\$ (omit cents)	Units	\$ (omit cents)		
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
British Columbia						
Yukon and N.W.T.						
CANADA						

OTHER FINANCING	Number of Units	Amount transacted during 1970	Balances outstanding, December 31, 1970
		\$ (omit cents)	\$ (omit cents)
3. WHOLESALE FINANCING (for inventory of goods for resale)	x x x x x x x x x x		
4. CONSUMER FINANCING: (Personal cash loans)	x x x x x x x x x x		(net)
(a) Loans subject to the Small Loans Act			
(b) Other personal cash loans (include loans against cars already paid for and other collateral—See Note 9)	x x x x x x x x x x		(gross)
(c) Residential mortgage loans	x x x x x x x x x x		
5. LEASE AND RENTAL FINANCING:			
(a) Passenger cars			
(b) Trucks, vans, buses and other commercial vehicles			
(c) All other (machinery and equipment, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		
6. ALL OTHER RECEIVABLES: (include commercial loans, capital loans, dealer loans, business mortgage loans and all other re- ceivables)	x x x x x x x x x x		

CERTIFICATE

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From _____ 19 _____ to _____ 19 _____

Name (in block letters)	Title	
Signature	Tel. number	Date of this report
		1971

Remarks:

RENOYER UN EXEMPLAIRE REMPLI D'ICI UN MOIS
CONFIDENTIEL

Déclaration exigée en vertu de la
Loi sur la statistique, Chapitre 257,
Status révisés du Canada, 1952.

BUREAU FÉDÉRAL DE LA STATISTIQUE

Division du commerce et des services

FINANCEMENT DES VENTES
ET
CRÉDIT À LA CONSOMMATION
1970

Corriger le nom et l'adresse s'il y a lieu

Le présent questionnaire s'adresse aux sociétés de financement des ventes, aux sociétés de prêts à la consommation et autres sociétés financières; il renferme les sections suivantes:

- Section 1 - Financement des ventes au détail
- Section 2 - Répartition par province du financement des ventes au détail
- Section 3 - Financement des ventes de gros
- Section 4 - Prêts à la consommation
- Section 5 - Financement de baux et de contrats de location
- Section 6 - Autres prêts

LIRE CES NOTES AVANT DE REMPLIR LE QUESTIONNAIRE

1. Le présent questionnaire s'applique à toutes vos succursales canadiennes.
2. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés ci-dessous.
3. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrivez les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
4. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
5. Sous "Effets de commerce achetés" en 1970, doivent figurer le solde débiteur initial à l'égard des biens acquis par contrat de vente conditionnelle **seulement**, plus les frais de financement, d'assurance et autres. Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement. **Ne pas compter le financement de baux.**
6. Les "Soldes débiteurs" au 31 décembre 1970 doivent comprendre l'ensemble des frais de financement, d'assurance et autres restant à recouvrer à l'égard de tous les effets inscrits dans vos livres, y compris les reconductions ou renouvellements, quelle que soit la date de l'achat. **Ne pas compter le financement de baux.**
7. Les "Biens de consommation" sont ceux que l'on achète pour son usage personnel et non pour la revente.
8. Les "Biens commerciaux et industriels" sont ceux que l'on achète à des fins commerciales industrielles ou agricoles et non pour la revente.
9. Le **financement des baux** porte uniquement sur les opérations de financement excluant les ventes sans condition et dans lesquelles les compagnies de prêt elles-mêmes gardent la propriété des biens et agissent à titre de bailleurs.
10. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme "BIENS COMMERCIAUX ET INDUSTRIELS".
11. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication.

Liste des sociétés visées par la présente déclaration:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

1. FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Marchandise	Effets de commerce achetés, 1970 (Voir notes 4 et 5)		Soldes débiteurs, 31 décembre 1970 (Voir note 6)
	Unités	Valeur en dollars	
	(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)		\$ (omettre les cents)
A. BIENS DE CONSOMMATION			
(i) Véhicules automobiles:			
Voitures particulières (Voir notes 7, 10 et 11)	Neuves		
	D'occasion		
Total partiel, voitures particulières			
(ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et ensembles radio-phono)	x x x x x x x x x x		
Appareils ménagers au gaz et à l'électricité (réfrigérateurs, cuisinières, machines à laver, sécheuses, appareils portatifs, etc.)	x x x x x x x x x x		
Meubles et articles d'ameublement	x x x x x x x x x x		
Biens pour améliorations aux habitations (matériel de chauffage, de climatisation et de plomberie, portes, fenêtres et moustiquaires, etc.)	x x x x x x x x x x		
Maisons mobiles (10 pieds de large et 29 de long au minimum)	x x x x x x x x x x		
Maisons préfabriquées et chalets	x x x x x x x x x x		
Matériel de loisirs, instruments de musique, bateaux, motoneiges, motocyclettes, articles de sport, caravanes, aéronefs	x x x x x x x x x x		
Autres biens de consommation (vêtements, porcelaine, bijoux, etc.)	x x x x x x x x x x		
Total partiel, autres biens de consommation	x x x x x x x x x x		
Total, biens de consommation	x x x x x x x x x x		
B. BIENS COMMERCIAUX ET INDUSTRIELS			
(i) Véhicules automobiles:			
Camions, autobus et autres véhicules utilitaires (Voir notes 8, 10 et 11)	Neufs		
	D'occasion		
Voitures particulières, neuves et d'occasions, financées à des fins commerciales (Voir note 10)			
Total partiel, véhicules utilitaires			
(ii) Autres (machines et matériel agricoles, commerciaux et industriels, etc.)	x x x x x x x x x x		
Total, biens commerciaux et industriels	x x x x x x x x x x		
TOTAL GÉNÉRAL, FINANCEMENT DES VENTES AU DÉTAIL	x x x x x x x x x x		

2. RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DÉTAIL, SUIVANT LA SECTION 1.

Nota: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau

Province d'origine	Total financement des ventes au détail (biens de consommation et commerciaux)	Effets de commerce achetés en 1970 – biens de consommation				
		Automobiles particulières (voir note 10)				Autres biens de consommation
		Neuves		D'occasion		
	\$ (omettre les cents)	Unités	\$ (omettre les cents)	Unités	\$ (omettre les cents)	\$ (omettre les cents)
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique						
Yukon et les T.N.-O.						
CANADA						

Province d'origine	Effets de commerce achetés en 1970 – biens à usage commercial					Total, solde débiteur (biens de consommation et commerciaux) 31 décembre 1970 (voir note 6)
	Véhicules utilitaires (voir note 10)				Autres biens commerciaux	
	Neufs		D'occasion			
	Unités	\$ (omettre les cents)	Unités	\$ (omettre les cents)	\$ (omettre les cents)	\$ (omettre les cents)
Terre-Neuve						
Île-du-Prince-Edouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique						
Yukon et les T.N.-O.						
CANADA						

AUTRES GENRES DE FINANCEMENT	Nombre d'unités	Montant des opérations 1970	Solde débiteurs, 31 décembre 1970
3. FINANCEMENT DES VENTES DE GROS (biens destinés à la revente)	x x x x x x x x x x	\$ (omettre les cents)	\$ (omettre les cents)
4. PRÊTS À LA CONSOMMATION:			
a) Prêts réglementés par la loi sur les petits prêts	x x x x x x x x x x		(net)
b) Autres prêts personnels (inclure les prêts garantis: automobiles déjà payées etc. - Voir Note 9)	x x x x x x x x x x		(brut)
c) Prêts hypothécaires (construction résidentielle)	x x x x x x x x x x		
5. FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION			
a) Voitures particulières			
b) Camions, autobus, et autres véhicules commerciaux			
c) Tous autres (machines et matériel, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		
6. AUTRES PRÊTS: Inclure les prêts commerciaux, les prêts destinés à des investissements, les prêts faits par l'entremise des marchands, les prêts hypothécaires commerciaux, etc.)	x x x x x x x x x x		

ATTESTATION

J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:

Du _____ 19 ____ au _____ 19 ____

Nom (en lettres moulées)	Titre	
Signature	N° de rél.	Date
		1971

Remarques:

Gov. Doc
Can
5

4
Canada. Statistics, Bureau of

Sales financing

1971

Le financement des ventes

1971



SALES FINANCING

LE FINANCEMENT DES VENTES

1971

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Other Statistics Canada publications relating to Sales Finance Companies and commercial and consumer credit.

Publications de Statistique Canada portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

Catalogue
number

—
Numéro de
catalogue

- 11-003 Canadian Statistical Review, M., E.-A.
11-003F Revue statistique du Canada, M., F.
13-525 Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1963, O.-HS., E.-A.
13-530 Financial Flow Accounts, 1962-67, O.-HS., E.-A.
13-002 Financial Flow Accounts, System of National Accounts, Q. E.-A.
61-004 Consumer Credit — Cr  dit    la Consommation, M., Bil.
61-006 Financial Institutions — Financial Statistics — Institutions Financ  res — Statistiques Financ  res, Q.-T., Bil.
61-207 Corporation Financial Statistics, A., E.-A.
61-208 Corporation Taxation Statistics, A., E.-A.
61-209 Credit Unions — Caisses d'  pargne et de cr  dit, A., Bil.
63-007 New Motor Vehicle Sales — Ventes de v  hicules automobiles neufs, M., Bil.
63-013 Sales Financing — Le financement des ventes, M., Bil.
63-208 New Motor Vehicle Sales — Ventes de v  hicules automobiles neufs, A., Bil.

A. — Annual M. — Monthly Q. — Quarterly O. — Occasional E. — English F. — French Bil. — Bilingual
Annuel Mensuel T. — Trimestriel HS. — Hors S  rie A. — Anglais Fran  ais Bilingue

In addition to the selected publications listed above, Statistics Canada publishes a wide range of statistical reports on Canadian economic and social affairs. A comprehensive catalogue of all current publications is available free on request from Statistics Canada, Ottawa, KIA OT6, Canada.

Outre les publications ci-dessus   num  r  es, Statistique Canada publie une grande vari  t   de rapports statistiques sur le Canada tant dans le domaine   conomique que social. On peut se procurer gratuitement un catalogue complet des publications courantes    Statistique Canada, Ottawa, KIA OT6, Canada.

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SYMBOLS

The interpretation of the symbols used in the tables throughout this publication is as follows:

.. figures not available.

- nil or zero.

-- amount too small to be expressed.

r revised figures.

SIGNES CONVENTIONNELS

Signification des signes utilisés dans les tableaux de la présente publication:

.. nombres indisponibles.

- néant ou zéro.

-- nombres infimes.

r nombres rectifiés.

Concepts and definitions

A major change affecting the concept of values reported was made in the latest survey of sales financing in Canada. This follows the two important changes made in the previous year's survey. In 1970, coverage was extended to include the sales financing done by consumer loan companies, and, as well, a transfer was made of passenger cars known to be financed for commercial purposes from the consumer goods to the commercial vehicles category. In the 1971 survey, all values reported for paper purchases and balances outstanding were changed to a "net" basis, showing only the original amount financed and excluding all unearned income charges. In the past, all transactions and balances had included precomputed finance and other charges.

This newest change was made in order to conform to the reporting practices of the other major holders of consumer credit balances. Chartered banks, consumer loan companies, life insurance companies (policy loans), and retail trade outlets, such as department stores, in all cases had been reporting their balances on a "net" basis. Since the collection of statistics on sales financing has always been of direct relevance to the national estimates of consumer credit, it was essential that all components of consumer credit collected by this Division be reported on a comparable basis.

It is estimated that as a consequence of this latest statistical change, the share of total consumer credit outstanding held by this category of consumer credit holder had shrunk from 9.7 % to 8.5 % as at December 31, 1970. By year end 1971, instalment sales financing had declined further, to 7.0 % of the total consumer credit held by selected holders.

Both the historical series published in this publication and the national estimates of consumer credit have been affected by the exclusion of finance and other charges in the method of valuation. In order to measure the effect of this change, a special sample survey of sales financing companies was carried out for the month of December 1970. It was found that the exclusion of precomputed charges diminished the value of paper purchases and outstanding balances of various categories of paper by the following percentages:

Concepts et définitions

Dans la dernière enquête sur le financement des ventes au Canada, on a procédé à une modification importante concernant le concept des valeurs déclarées. Cette troisième modification vient s'ajouter aux deux modifications importantes apportées à l'enquête l'an dernier. En 1970 en effet, on a étendu le champ de l'enquête au financement des ventes assuré par les sociétés de prêts à la consommation; en outre, on a fait entrer dans la catégorie des "véhicules utilitaires" les voitures particulières, dont la vente était manifestement financée à des fins commerciales. En 1971, toutes les données au titre des achats d'effets de commerce et des créances actives ont été déclarées en valeur "nette"; seule la somme originale financée a été indiquée, à l'exclusion de tous les frais de revenu non-reçus. Dans le passé, toutes les transactions et toutes les créances tenaient compte des frais de financement précomptés et des autres frais.

On a fait cette modification pour établir une similarité avec les déclarations des autres grands détenteurs de créances de crédit à la consommation. Les banques à charte, les sociétés de prêts à la consommation, les sociétés d'assurance-vie (avances sur police) et les points de vente au détail, comme les grands magasins, avaient tous déclaré leurs créances en valeur "nette". Étant donné que l'établissement de statistiques sur le financement des ventes a toujours été directement rattaché à la réalisation d'estimations nationales du crédit à la consommation il était essentiel que toutes les données sur le crédit à la consommation rassemblées par la Division du commerce soient déclarées selon une base comparable.

À la suite de cette dernière modification statistique, on estime que la part de l'ensemble des créances actives au titre du crédit à la consommation de cette catégorie de détenteurs de crédit à la consommation est passé de 9.7 % à 8.5 % au 31 décembre 1970. À la fin de 1971, le financement des ventes à tempérament avait encore regressé pour représenter 7.0 % de l'ensemble du crédit à la consommation entre les mains de certains détenteurs.

Les séries chronologiques contenues dans cette publication et les estimations nationales du crédit à la consommation ont toutes deux été touchées lorsqu'on a exclu les frais de financement et les autres frais de cette méthode d'évaluation. Pour mesurer les répercussions de cette modification, on a fait une enquête spéciale par échantillonnage des sociétés de financement des ventes pour le mois de décembre 1970. On a observé que, si on excluait les frais précomptés, la valeur des achats d'effets de commerce et des créances actives de diverses catégories de créances diminuait dans les proportions suivantes:

Sales finance paper, by commodity Financement des ventes par genre de marchandises	Purchases Achetés	Balances Créances
per cent - pourcentage		
Passenger cars (new and used) - Voitures particulières (neuves et d'occasion) ...	- 15.6	- 11.0
Other consumer goods - Autres biens de consommation	- 16.8	- 18.5
Consumer goods - Total - Biens de consommation	- 16.1	- 13.5
Commercial vehicles (new and used) - Véhicules utilitaires (neufs et d'occasion)	- 11.2	- 8.7
Other commercial goods - Autres biens commerciaux	- 17.0	- 12.9
Commercial goods - Total - Biens commerciaux	- 13.8	- 10.7
All commodities - Total - Toutes les marchandises	- 15.0	- 12.1

As in earlier years, this report includes the data of sales finance company subsidiaries of automobile manufacturers but excludes the statistics on instalment financing done by acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. The business of the latter is regarded as being essentially an extension of the merchandising function and their statistics are included with the accounts receivable reported by department stores and other retail merchandising establishments in the monthly bulletin Consumer Credit (Catalogue No. 61-004).

Results of 1971 Survey

A consequence of the changes in the surveys of 1970 and 1971 is that most comparisons provided in the following tables of data for the current year are not entirely appropriate. In Table 1, however, estimates of balances outstanding with sales finance companies are shown on a comparable "net" basis for both 1970 and 1971. This partial comparison indicates that total holdings on retail sales paper declined by 1.7 % over the year — the result of reductions of 9.1 % of holdings of passenger car paper and 10.1 % of other consumer goods paper. Increases of 6.3 % in commercial vehicle balances and 5.5 % in other industrial finance paper balances at year-end were not sufficient to offset the reductions noted above.

The decline in sales financing activity over the year was more marked in used passenger car paper and other consumer goods financing than in new passenger and commercial vehicle financing. When new passenger cars financed for commercial purposes were included with ordinary new passenger cars, as in Table 4, there was a slight increase in the number of such cars financed during 1971. There was also a substantial increase in both the numbers and value of new commercial vehicles financed during 1971.

The data in Tables 6 and 7 represent a revised summary of the twelve monthly reports on motor vehicle financing published during 1971 in the bulletin, Sales Financing (Catalogue No. 63-013).

Wholesale financing of retail dealers' inventories over the year picked up sharply from the slump in 1970. Table 9 shows that purchases of wholesale paper rose to a record \$3,863.7 million — resulting, by year-end (after repayments) in outstanding balances of \$724.6 million.

The lease financing undertaken by sales finance companies indicated a substantial overall increase in this activity but more pronounced in the industrial machinery and equipment category where balances outstanding rose to \$223.9 million by year-end. Motor vehicle leasing during the year amounted to \$24.7 million with balances outstanding at year-end of \$40.4 million.

Comme les années précédentes, cette publication inclut les données sur les sociétés de financement des ventes constituant la filiale d'un fabricant d'automobile, mais il exclut la statistique du financement des ventes assuré par les sociétés de financement constituées en filiales d'un important organisme de vente au détail ou traitant exclusivement avec lui. Les opérations de ces filiales sont considérées comme le prolongement d'une activité de vente et les chiffres qui les concernent sont intégrés aux comptes des débiteurs divers des grands magasins et autres entreprises de vente au détail figurant dans la publication mensuelle, Crédit à la consommation (n° 61-004 au catalogue de Statistique Canada).

Résultats de l'enquête de 1971

À la suite de ces modifications dans les enquêtes de 1970 et 1971, la plupart des comparaisons contenues dans les tableaux de données de l'année courante ne sont pas toutes très appropriées. Toutefois, au Tableau 1, les estimations des créances actives des sociétés de financement des ventes sont données sur une base comparable de valeur "nette" pour 1970 et 1971. Cette comparaison partielle a permis de constater un déclin de 1.7 % de l'ensemble des effets de commerce de vente au détail détenus pour l'année par suite de diminutions de 9.1 % des effets de commerce détenus sur les voitures particulières et de 10.1 % des effets de commerce relatifs aux autres biens de consommation. Les augmentations de 6.3 % des créances actives sur les véhicules utilitaires et de 5.5 % sur les créances des autres effets de commerce relatifs au financement industriel en fin d'année n'ont pas été suffisantes pour compenser les diminutions mentionnées ci-dessus.

La baisse des activités de financement des ventes au cours de l'année a été plus prononcée dans les effets de commerce relatifs aux voitures particulières d'occasion et dans le financement des effets de commerce relatifs aux autres biens de consommation que dans le financement des voitures particulières neuves et des véhicules utilitaires. L'inclusion des voitures particulières neuves financées à des fins commerciales avec les autres voitures particulières neuves (voir le Tableau 4) a permis de constater une légère augmentation du nombre de ces voitures financées en 1971. On a aussi observé une augmentation substantielle du nombre et de la valeur des véhicules utilitaires neufs financés en 1971.

Les statistiques des Tableaux 6 et 7 représentent une récapitulation rectifiée des douze publications mensuelles sur le financement des véhicules automobiles parues en 1971 sous le titre de Financement des ventes (n° 63-013 au catalogue de Statistique Canada).

Le financement par les grossistes des stocks des détaillants pour l'année a brusquement augmenté comparativement à la forte baisse de 1970. Au Tableau 9, on constate que les achats d'effets de commerce en gros ont progressé pour atteindre un sommet sans précédent de 3,863.7 millions de dollars qui s'est traduit, en fin d'année (après les remboursements) par des créances actives d'une valeur de 724.6 millions de dollars.

Le financement de baux assuré par les sociétés de financement des ventes a enregistré une imposante augmentation générale, mais plus particulièrement dans la catégorie des machines et du matériel industriel où les créances actives ont totalisé 223.9 millions de dollars en fin d'année. Les contrats de location de véhicules automobiles au cours de l'année se sont chiffrés à 24.7 millions de dollars et, en fin d'année les créances actives ont totalisé 40.4 millions de dollars.

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies,
Historical Summary, 1941 and 1951-1971

TABLEAU 1. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes,
sommaire rétrospectif, 1941 et 1951-1971

Year — Année	Paper purchased — Effets de commerce achetés			Balances outstanding (year-end) — Créances actives (à la fin de l'année)		
	Consumer goods — Biens de consommation	Commercial and indus- trial goods — Biens commer- ciaux et industriels	Total	Consumer goods — Biens de consommation	Commercial and indus- trial goods — Biens commer- ciaux et industriels	Total
thousands of dollars — milliers de dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1951 ⁽¹⁾	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817
1969(adjusted)	...	...	...	1,266,400	1,097,700	2,364,100
1970(2)(gross — brut)	965,431	836,211	1,801,642	1,136,184	1,112,926	2,249,110
1970(2)(net)	...	...	...	983,214	993,856	1,977,070
1971(2)	805,512	870,151	1,675,663	890,472	1,052,615	1,943,087

(1) Including Newfoundland from 1949. — Y compris Terre-Neuve depuis 1949.

(2) Discontinuity in series — See introductory text. — Solution de continuité — Voir l'exposé du début.

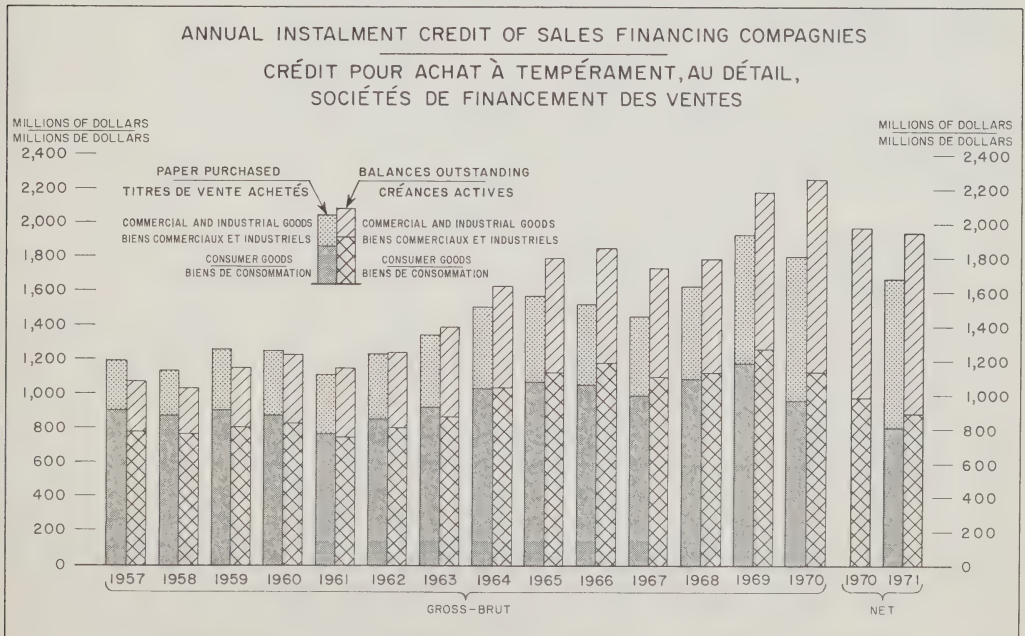


TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies, percentage composition, by Commodities, 1970 and 1971

TABLEAU 2. Répartition en pourcentage, par genre de marchandise, des crédits pour achats à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes, 1970 et 1971

Commodity — Marchandises	Paper purchased — Effets de commerce achetés				Balances outstanding (year end) — Créances actives (à la fin de l'année)			
	Amount — Montant		Per cent of total — Pourcentage du total		Amount — Montant		Per cent of total — Pourcentage du total	
	1970	1971(2)	1970	1971	1970	1971(2)	1970	1971
	\$'000				\$'000			
All commodities — Total — Toutes marchandises	1,801,642	1,675,663	100.0	100.0	2,249,110	1,943,087	100.0	100.0
Consumer goods — Biens de consommation	965,431	805,512	53.6	48.1	1,136,184	890,472	50.5	45.8
New passenger cars — Voitu- res particulières neuves(1)	402,346	359,467	22.3	21.5	523,592	425,960	23.3	21.9
Used passenger cars — Voi- tures particulières d'oc- casion	214,871	176,939	11.9	10.6	238,959	190,642	10.6	9.8
Television, radios, and record players — Télévi- seurs, radios et tourne- disques	26,683	23,956	1.5	1.4	20,957	16,404	0.9	0.9
Electrical and gas house- hold appliances — Appa- reils ménagers au gaz et à l'électricité	51,673	29,562	2.9	1.8	39,777	21,789	1.8	1.1
Furniture and home fur- nishings — Meubles et articles d'ameublement	71,374	51,957	4.0	3.1	55,414	39,273	2.5	2.0
Home improvement goods — Biens pour améliorations aux habitations	17,008	17,647	0.9	1.0	19,854	15,343	0.9	0.8
Mobile homes — Maisons mobiles	79,130	31,573	4.4	1.9	145,488	96,456	6.5	5.0
Recreational equipment — Matériel de loisirs	23,055	19,636	1.3	1.2	20,935	17,640	0.9	0.9
All other consumer goods — Tous autres biens de con- sommation	79,291	94,775	4.4	5.6	71,208	66,965	3.1	3.4
Commercial and industrial goods — Biens commerciaux et industriels	836,211	870,151	46.4	51.9	1,112,926	1,052,615	49.5	54.2
New commercial vehicles — Véhicules utilitaires neufs(1)	407,626	454,937	22.6	27.2	501,911	495,311	22.3	25.5
Used commercial vehicles — Véhicules utilitaires d'occasion	76,408	74,553	4.2	4.4	82,291	71,653	3.7	3.7
Other commercial goods (including farm, commer- cial and industrial machinery and equipment, etc.) — Autres biens com- merciaux (y compris machines et matériel agricoles, commerciaux et industriels, etc.)	352,177	340,661	19.6	20.3	528,724	485,651	23.5	25.0

(1) Commencing 1970 passenger cars financed for commercial purposes transferred to "commercial vehicles". — Depuis 1970 les voitures particulières financées à des fins commerciales ont été transférées au poste véhicules utilitaires.

(2) All values shown for 1971 exclude unearned finance charges. — Toutes les valeurs qui figurent en 1971 sont nettes d'intérêt et autres frais de financement.

TABLE 3. Retail Paper Purchased and Balances Outstanding, by Province, 1970 and 1971(1)

TABEAU 3. Effets de commerce au détail achetés et créances actives, par province, 1970 et 1971(1)

Province	Retail paper purchased - Effets de commerce au détail achetés								
	Total all retail financing - Total de l'ensemble du financement des ventes au détail			Consumer goods - Biens de consommation					
				Passenger cars (new and used) - Voitures particulières (neuves et d'occasion)			All other - Tous autres		
	1970	1971	Percentage change 1971/1970 - Variation proportionnelle 1971/1970	1970	1971	Percentage change 1971/1970 - Variation proportionnelle 1971/1970	1970	1971	Percentage change 1971/1970 - Variation proportionnelle 1971/1970
	\$'000			\$'000			\$'000		
Canada	1,801,642	1,675,663	...	617,217	536,406	...	348,214	269,106	...
Newfoundland - Terre-Neuve	16,947	17,723	...	5,218	4,977	...	4,097	3,166	...
Prince Edward Island - Île-du-Prince-Édouard	4,070	3,564	...	1,060	688	...	783	612	...
Nova Scotia - Nouvelle-Écosse	63,996	57,962	...	20,122	18,103	...	15,181	12,747	...
New Brunswick - Nouveau-Brunswick	36,152	34,482	...	9,586	9,400	...	6,915	4,808	...
Québec	505,785	492,148	...	233,063	210,672	...	84,424	68,018	...
Ontario	639,230	567,376	...	233,154	169,617	...	147,625	99,370	...
Manitoba	70,233	64,204	...	23,295	19,923	...	10,965	8,491	...
Saskatchewan	64,993	51,835	...	14,995	14,313	...	8,190	5,746	...
Alberta	189,451	180,318	...	51,732	43,850	...	33,827	28,225	...
British Columbia (including Yukon and Northwest Territories) - Colombie-Britannique (y compris le Yukon et les Territoires du Nord-Ouest)	210,785	206,051	...	54,992	44,863	...	36,207	37,923	...
Retail paper purchased - Effets de commerce au détail achetés							Balances outstanding		
Commercial goods - Biens commerciaux							Créances actives		
Commercial vehicles (new and used) - Véhicules utilitaires (neufs et d'occasion)				All other - Tous autres			December 31 - Le 31 décembre		
	1970	1971	Percentage change 1971/1970 - Variation proportionnelle 1971/1970	1970	1971	Percentage change 1971/1970 - Variation proportionnelle 1971/1970	1970	1971	Percentage change 1971/1970 - Variation proportionnelle 1971/1970
	\$'000			\$'000			\$'000		
Canada	484,034	529,490	...	352,177	340,661	...	2,249,110	1,943,087	...
Newfoundland - Terre-Neuve	4,732	6,611	...	2,901	2,969	...	19,133	19,684	...
Prince Edward Island - Île-du-Prince-Édouard	483	534	...	1,744	1,731	...	5,585	4,760	...
Nova Scotia - Nouvelle-Écosse	16,355	14,684	...	12,339	12,428	...	79,948	67,037	...
New Brunswick - Nouveau-Brunswick	11,854	12,270	...	7,797	8,003	...	49,461	40,581	...
Québec	112,437	133,233	...	75,860	80,224	...	625,054	589,138	...
Ontario	177,174	200,707	...	111,276	97,682	...	752,798	648,178	...
Manitoba	19,415	18,767	...	16,558	17,023	...	84,225	76,461	...
Saskatchewan	15,857	14,080	...	25,951	17,696	...	83,739	58,295	...
Alberta	55,096	59,339	...	48,795	48,905	...	254,376	199,690	...
British Columbia (including Yukon and Northwest Territories) - Colombie-Britannique (y compris le Yukon et les Territoires du Nord-Ouest)	70,631	69,265	...	48,956	54,000	...	294,791	239,292	...

(1) As all values shown for 1971 exclude unearned finance charges comparison with 1970 is inappropriate. - Toutes les valeurs qui figurent en 1971 sont nettes d'intérêt et autres frais de financement.

TABLE 4. Motor Vehicle Sales in Canada Financed by Sales Financing Companies, 1947-1971

No.	Year — Année	New passenger cars Voitures particulières neuves						Used passenger cars — Voitures particulières d'occasion	
		Number sold (1) — Nombre vendu (1)	Number financed — Nombre financé	Percentage financed — Proportion financée	Value of total sales — Valeur des ventes	Amount financed — Montant financé	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé
				%	\$ '000		%		\$ '000
1	1947	159,205	27,409	17.2	283,190	32,419	11.4	56,024	29,643
2	1948	145,655	29,923	20.5	282,904	37,680	13.3	83,323	53,255
3	1949	202,318	53,185	26.3	412,298	71,044	17.2	124,595	81,983
4	1950	324,903	97,051	29.9	661,674	131,003	19.8	189,635	120,771
5	1951	275,686	81,726	29.6	683,183	110,146	16.1	239,140	138,775
6	1952	292,095	124,879	42.8	725,168	194,422	26.8	375,825	283,069
7	1953	359,172	146,431	40.8	899,726	252,160	28.0	382,106	320,321
8	1954	310,546	126,099	40.6	797,554	230,900	29.0	325,953	269,144
9	1955	386,962	156,191	40.4	1,023,351	305,069	29.8	355,638	294,508
10	1956	408,233	190,109	46.6	1,128,640	408,993	36.2	382,026	337,154
11	1957	382,023	171,904	45.0	1,087,620	385,043	35.4	365,883	344,799
12	1958	376,723	147,402	39.1	1,110,724	335,827	30.2	339,414	333,011
13	1959	425,038	158,022	37.2	1,240,961	371,392	29.9	315,898	322,746
14	1960	447,771	164,335	36.7	1,289,073	377,851	29.3	291,560	298,415
15	1961	437,319	141,234	32.3	1,290,026	330,199	25.6	248,728	250,366
16	1962	502,565	154,561	30.8	1,482,407	380,879	25.7	248,186	264,924
17	1963	557,787	168,161	30.1	1,716,121	442,186	25.8	247,449	287,875
18	1964	616,759	186,361	30.2	1,936,258	511,367	26.4	250,333	318,565
19	1965	708,716	199,587	28.2	2,267,314	562,630	24.8	225,553	312,810
20	1966	694,820	198,261	28.5	2,274,083	570,542	25.1	209,162	297,593
21	1967	679,435	174,270	25.6	2,210,309	529,850	24.0	184,409	270,785
22	1968	741,915	189,552	25.5	2,481,141	602,530	24.3	186,323	287,920
23	1969	760,803	201,178	26.4	2,603,835	659,552	25.3	176,196	281,693
24	1970	640,360	167,623	26.2	2,158,543	558,802	25.9	135,143	214,871
25	1971	780,762	167,749	21.5	2,737,516	548,126	20.0	116,627	176,939

(1) Source: New motor vehicle sales (Catalogue No. 63-208).

TABLEAU 4. Ventes de véhicules automobiles au Canada financées par les sociétés de financement des ventes, 1947-1971

New commercial vehicles — Véhicules utilitaires neufs						Used Commercial Vehicles — Véhicules utilitaires d'occasion		New and used vehicles Total Véhicules neufs et d'occasion		N ^o
Number sold (1) — Nombre vendu (1)	Number financed — Nombre financé	Percentage financed — Proportion financée	Value of total sales — Valeur des ventes	Amount financed — Montant financé	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé	Number financed — Nombre financé	Amount financed — Montant financé	
		%	\$'000		%		\$'000		\$'000	
71,050	19,291	27.2	133,047	33,004	24.8	16,143	13,679	118,867	108,745	1
75,645	21,944	29.0	156,313	36,126	23.1	20,444	17,894	155,634	144,955	2
84,023	28,317	33.7	176,427	44,467	25.2	26,891	21,690	232,988	219,184	3
104,792	38,253	36.5	223,995	60,432	27.0	39,742	29,875	364,681	342,081	4
109,962	44,529	40.5	266,977	81,057	30.4	58,435	46,693	423,830	376,671	5
108,682	47,708	43.9	278,495	98,032	35.2	71,942	64,166	620,354	639,689	6
103,354	42,621	41.2	262,745	90,087	34.3	69,354	62,977	640,512	725,545	7
72,082	28,005	38.9	191,964	61,359	32.0	58,671	50,243	538,728	611,646	8
78,716	28,936	36.8	232,539	70,928	30.5	58,565	48,823	599,330	719,328	9
91,688	34,796	38.0	326,735	111,951	34.3	56,818	52,735	663,749	910,833	10
76,276	29,116	38.2	281,311	95,056	33.8	48,348	53,624	615,251	878,522	11
68,046	21,119	31.0	254,742	70,280	27.6	42,432	47,432	550,367	786,550	12
77,588	25,453	32.8	299,207	94,707	31.7	41,975	59,457	541,348	848,302	13
75,417	24,864	33.0	285,754	97,506	34.1	39,752	56,634	520,511	830,406	14
74,160	22,177	29.9	261,382	86,760	33.2	32,714	47,000	444,853	714,325	15
82,645	23,762	28.8	300,509	94,454	31.4	31,392	48,771	457,901	789,028	16
97,202	27,143	27.9	345,918	108,152	31.3	30,651	50,750	473,404	888,963	17
109,120	28,934	26.5	401,544	123,458	30.7	29,441	51,240	495,069	1,004,630	18
122,279	30,213	24.7	472,015	129,181	27.4	26,736	51,349	482,089	1,055,970	19
132,611	33,648	25.4	550,508	146,485	26.6	26,100	51,018	467,171	1,065,638	20
135,872	32,449	23.9	588,057	149,152	25.4	24,353	50,551	415,481	1,000,338	21
147,538	37,665	25.5	634,648	171,298	27.0	25,001	55,936	438,541	1,117,684	22
156,702	43,721	27.9	719,044	250,776	34.9	27,108	73,184	448,203	1,265,205	23
133,881	34,505	25.8	653,787	251,170	38.4	25,046	76,408	362,317	1,101,251	24
159,570	36,976	23.2	815,535	266,278	32.7	23,074	74,553	344,426	1,065,896	25

(1) Ventes de véhicules automobiles neufs (N^o de catalogue 63-208).

TABLE 5. Financing of Motor Vehicle Sales, by Sales Financing Companies, by Provinces, 1971

TABLERAU 5. Financement des ventes de véhicules automobiles, sociétés de financement des ventes, par province, 1971

Province	New — Neuves		Used — D'occasion		Total	
	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant	Number — Nombre	Amount — Montant
		\$'000		\$'000		\$'000
Passenger cars — Voitures particulières						
Canada	121,488	359,467	116,627	176,939	238,115	536,406
Atlantic Provinces — Provinces Atlantiques	7,403	22,003	8,422	11,165	15,825	33,168
Québec	52,930	151,954	40,713	58,718	93,643	210,672
Ontario	36,339	111,509	34,285	58,108	70,624	169,617
Manitoba	4,008	12,205	5,158	7,718	9,166	19,923
Saskatchewan	2,825	8,658	4,494	5,655	7,319	14,313
Alberta	8,968	27,037	11,372	16,813	20,340	43,850
British Columbia(1) — Colombie-Britannique(1) ...	9,015	26,101	12,183	18,762	21,198	44,863
Commercial vehicles — Véhicules utilitaires						
Canada	83,237	454,937	23,074	74,553	106,311	529,490
Atlantic Provinces — Provinces Atlantiques	4,978	28,586	1,801	5,513	6,779	34,099
Québec	19,695	117,884	4,885	15,349	24,580	133,233
Ontario	34,339	179,800	5,463	20,907	39,802	200,707
Manitoba	2,699	15,549	1,034	3,218	3,733	18,767
Saskatchewan	2,162	10,325	1,689	3,755	3,851	14,080
Alberta	8,960	47,730	4,142	11,609	13,102	59,339
British Columbia(1) — Colombie-Britannique(1) ...	10,404	55,063	4,060	14,202	14,464	69,265

(1) Includes Yukon and Northwest Territories. — Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1971

TABLEAU 6. Nombre de véhicules automobiles financés, par province et par mois, 1971

Month - Mois	Canada	Atlantic Provinces - Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britan- nique(1)
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	121,488	7,403	52,930	36,339	4,008	2,825	8,968	9,015
January - Janvier	5,418	306	2,145	1,689	216	135	452	475
February - Février	6,269	437	2,434	2,000	203	156	454	585
March - Mars	8,905	563	3,739	2,806	286	193	651	667
April - Avril	11,262	650	5,179	3,301	356	242	805	729
May - Mai	11,614	719	5,544	3,236	380	249	706	780
June - Juin	12,683	802	5,874	3,630	403	229	855	890
July - Juillet	11,845	732	5,363	3,520	390	248	830	762
August - Août	10,983	739	4,749	3,209	387	250	802	847
September - Septembre	10,983	702	4,487	3,234	398	327	934	901
October - Octobre	12,781	701	5,523	3,951	407	326	1,005	868
November - Novembre	10,642	623	4,549	3,253	301	292	820	804
December - Décembre	8,103	429	3,344	2,510	281	178	654	707
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	83,237	4,978	19,695	34,339	2,699	2,162	8,960	10,404
January - Janvier	4,203	229	909	1,963	123	91	453	435
February - Février	5,594	317	1,539	2,342	151	103	507	635
March - Mars	7,949	475	1,751	3,614	204	211	773	921
April - Avril	8,207	487	1,797	3,701	271	199	755	997
May - Mai	9,239	586	2,050	3,897	254	277	1,074	1,101
June - Juin	9,090	596	2,004	3,752	299	210	966	1,263
July - Juillet	6,567	390	1,492	2,675	252	159	627	972
August - Août	5,136	383	1,274	1,759	238	143	619	720
September - Septembre	4,753	280	1,104	1,779	205	149	647	589
October - Octobre	6,817	329	1,648	2,911	214	191	821	703
November - Novembre	8,440	468	2,419	3,011	261	276	891	1,114
December - Décembre	7,242	438	1,708	2,935	227	153	827	954
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	116,627	8,422	40,713	34,285	5,158	4,494	11,372	12,183
January - Janvier	6,508	386	2,048	2,145	315	250	688	676
February - Février	7,686	556	2,342	2,474	341	278	782	913
March - Mars	9,972	729	3,216	3,139	455	383	982	1,068
April - Avril	11,651	849	4,318	3,376	504	423	1,011	1,170
May - Mai	11,429	815	4,355	3,200	516	416	990	1,137
June - Juin	12,362	872	4,505	3,636	465	458	1,208	1,218
July - Juillet	11,185	807	4,057	3,232	498	439	1,039	1,113
August - Août	10,345	925	3,556	2,864	450	430	994	1,126
September - Septembre	9,027	640	3,140	2,518	430	317	950	1,032
October - Octobre	9,482	647	3,342	2,764	448	388	918	975
November - Novembre	9,563	680	3,289	2,801	383	396	1,047	967
December - Décembre	7,417	516	2,545	2,136	353	316	763	788
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	23,074	1,801	4,885	5,463	1,034	1,689	4,142	4,060
January - Janvier	1,255	97	214	309	49	109	240	237
February - Février	1,583	133	281	377	78	122	262	330
March - Mars	1,853	137	391	467	94	126	352	286
April - Avril	2,247	173	424	585	92	164	398	411
May - Mai	2,199	170	493	542	102	162	381	349
June - Juin	2,326	190	489	566	98	154	437	392
July - Juillet	1,966	158	430	473	85	156	342	322
August - Août	1,920	201	409	420	74	145	346	325
September - Septembre	2,007	115	511	415	94	132	356	384
October - Octobre	1,825	137	406	421	97	150	330	284
November - Novembre	2,100	148	466	486	97	141	384	378
December - Décembre	1,793	142	371	402	74	128	314	362

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1971

TABEAU 7. Montant du financement de véhicules automobiles, par province et par mois, 1971

Month - Mois	Canada	Atlantic Provinces — Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(l) — Colombie- Britan- nique(l)
thousands of dollars — milliers de dollars								
New passenger cars — Voitures particulières neuves								
Annual — Total — Annuel	359,467	22,003	151,954	111,509	12,205	8,658	27,037	26,101
January — Janvier	14,845	849	5,533	4,839	616	390	1,347	1,271
February — Février	18,441	1,276	6,936	6,205	596	477	1,333	1,618
March — Mars	26,924	1,665	11,238	8,654	885	602	1,966	1,914
April — Avril	33,107	1,968	14,597	10,148	1,100	736	2,423	2,135
May — Mai	33,754	2,173	15,351	9,859	1,164	772	2,169	2,266
June — Juin	36,989	2,298	16,443	11,141	1,210	704	2,592	2,601
July — Juillet	35,156	2,162	15,118	10,985	1,278	776	2,580	2,257
August — Août	32,388	2,153	14,000	9,605	1,126	780	2,337	2,387
September — Septembre	33,035	2,095	13,551	9,784	1,256	980	2,758	2,611
October — Octobre	38,463	2,174	16,279	12,248	1,182	1,010	3,004	2,566
November — Novembre	31,885	1,797	13,334	10,100	912	880	2,491	2,371
December — Décembre	24,480	1,393	9,574	7,941	880	551	2,037	2,104
New commercial vehicles — Véhicules utilitaires neufs								
Annual — Total — Annuel	454,937	28,586	117,884	179,800	15,549	10,325	47,730	55,063
January — Janvier	22,065	1,190	5,063	9,749	835	400	2,433	2,395
February — Février	31,664	1,583	12,137	10,973	901	428	2,273	3,369
March — Mars	37,896	2,387	8,047	17,344	1,118	957	3,341	4,702
April — Avril	42,355	2,598	9,865	18,765	1,499	869	3,876	4,883
May — Mai	47,859	3,418	11,294	19,427	1,495	1,271	4,954	6,000
June — Juin	48,451	3,514	11,219	19,892	1,578	1,110	4,830	6,308
July — Juillet	37,896	2,497	10,463	14,887	1,352	783	3,058	4,856
August — Août	30,890	2,634	8,554	10,339	1,492	610	3,269	3,992
September — Septembre	27,979	1,683	7,807	10,038	1,103	667	3,330	3,351
October — Octobre	38,897	2,094	10,226	15,658	1,513	996	4,044	4,366
November — Novembre	47,677	2,620	12,854	16,025	1,341	1,442	7,696	5,699
December — Décembre	41,308	2,368	10,355	16,703	1,322	792	4,626	5,142
Used passenger cars — Voitures particulières d'occasion								
Annual — Total — Annuel	176,939	11,165	58,718	58,108	7,718	5,655	16,813	18,762
January — Janvier	9,661	546	2,895	3,372	489	297	999	1,063
February — Février	11,183	713	3,312	3,834	519	335	1,102	1,368
March — Mars	15,146	962	4,689	5,195	717	495	1,472	1,616
April — Avril	17,729	1,144	6,168	5,831	759	516	1,503	1,808
May — Mai	17,216	1,054	6,186	5,443	756	557	1,486	1,734
June — Juin	18,720	1,145	6,434	6,228	653	595	1,799	1,866
July — Juillet	16,986	1,080	5,881	5,621	702	517	1,505	1,680
August — Août	15,111	1,084	5,006	4,726	671	526	1,387	1,711
September — Septembre	13,341	839	4,372	4,149	615	399	1,402	1,565
October — Octobre	14,615	923	4,947	4,782	699	468	1,338	1,458
November — Novembre	15,111	951	4,944	4,961	599	500	1,613	1,543
December — Décembre	12,120	724	3,884	3,966	539	450	1,207	1,350
Used commercial vehicles — Véhicules utilitaires d'occasion								
Annual — Total — Annuel	74,553	5,513	15,349	20,907	3,218	3,755	11,609	14,202
January — Janvier	3,653	319	536	1,088	164	203	611	732
February — Février	4,995	412	776	1,318	236	251	796	1,206
March — Mars	5,860	509	1,157	1,788	272	240	924	970
April — Avril	6,806	570	1,138	2,120	315	445	1,019	1,199
May — Mai	7,418	512	1,397	2,220	370	437	1,329	1,153
June — Juin	7,515	527	1,717	2,229	311	358	1,155	1,218
July — Juillet	6,344	513	1,311	1,853	261	363	944	1,099
August — Août	5,987	420	1,334	1,699	188	281	961	1,104
September — Septembre	6,255	348	1,639	1,642	256	285	889	1,196
October — Octobre	5,987	430	1,460	1,529	306	316	924	1,022
November — Novembre	6,926	404	1,662	1,784	328	322	1,130	1,296
December — Décembre	6,807	549	1,222	1,637	211	254	927	2,007

(1) Includes Yukon and Northwest Territories. — Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 8. Wholesale Financing and Average Repayment Terms on Retail Paper Purchased by Sales Financing Companies - 1956-1971 and Quarters 1970-1971

TABLEAU 8. Financement à la vente en gros et échéance moyenne de remboursement des effets du commerce de détail achetés par des sociétés de financement des ventes - 1956 à 1971 et trimestres 1970-1971

Periods — Périodes	Wholesale financing — Financement au stade de gros			Average repayment terms on retail paper purchased — Échéance moyenne de remboursement sur titres achetés au niveau du détail			
	Paper purchased — Titres achetés	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)	Passenger cars and commercial vehicles — Voitures parti- culières et véhi- cules utilitaires		Other consumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
				New — Neufs	Used — D'occasion		
millions of dollars — millions de dollars			months — mois				
1956	1,213.0	..	182.0	..	..	..	..
1957	1,185.0	1,165.0	202.0	..	..	..	..
1958	1,104.9	1,116.2	190.7	24.1	17.0	20.1	25.1
1959	1,306.9	1,300.8	196.8	25.2	17.6	23.2	26.9
1960	1,353.5	1,320.9	229.4	25.9	17.6	23.3	27.9
1961	1,282.5	1,328.1	183.8	26.5	17.9	24.4	29.8
1962	1,566.4	1,510.2	240.0	27.6	19.0	24.8	31.6
1963	1,861.8	1,800.6	301.2	28.7	20.2	24.4	32.6
1964	2,063.5	2,097.1	267.6	29.4	21.6	23.6	31.7
1965	2,659.3	2,474.7	452.2	29.1	22.4	24.5	32.3
1966	2,498.7	2,526.7	424.2	29.2	22.6	24.4	31.0
1967	2,546.9	2,525.1	446.0	29.3	22.8	24.6	31.3
1968	3,020.8	2,863.2	603.6	29.9	23.2	27.3	32.8
1969	3,177.2	3,095.8	685.0	30.1	23.5	29.3	33.1
1970	2,548.8	2,708.8	525.0	29.7	22.9	36.5	32.7
1971	3,863.7	3,664.1	724.6	28.7	23.0	39.9	33.8
1970 — I	569.5	584.2	670.3	29.7	23.4	28.3	35.3
II	863.0	833.6	699.7	30.4	23.1	35.3	32.3
III	586.0	667.7	618.0	29.9	22.7	39.5	31.7
IV	530.3	623.3	525.0	29.0	22.6	43.2	31.8
1971 — I	784.6	570.6	739.0	28.1	22.9	37.8	34.4
II	1,393.3	1,391.5	740.8	28.5	22.9	43.9	33.3
III	683.9	756.3	668.4	29.9	23.1	42.3	33.6
IV	1,001.9	945.7	724.6	28.3	23.2	35.7	33.7

TABLE 9. New Passenger Cars Financed for Commercial Purposes

TABEAU 9. Voitures particulières neuves financées à des fins commerciales

Months - 1971 - Mois	Number - Nombre	Volume - Titres achetés	Balances outstanding - Créances actives
		dollars	
January - Janvier	2,582	10,097,088	188,618,755
February - Février	3,700	13,998,186	187,958,420
March - Mars	5,145	20,457,739	189,581,906
April - Avril	5,004	20,563,332	195,320,363
May - Mai	5,435	21,364,981	202,365,172
June - Juin	5,140	20,402,134	207,286,825
July - Juillet	3,298	13,295,982	209,553,068
August - Août	1,944	7,696,584	204,417,036
September - Septembre	1,651	6,261,778	199,644,074
October - Octobre	3,290	13,546,849	198,912,643
November - Novembre	4,910	22,768,255	204,077,305
December - Décembre	4,162	18,206,033	207,271,487
Year - Total - Année	46,261	188,658,941	207,271,487

TABLE 10. Lease and Rental Financing

TABEAU 10. Financement de baux et de contrats de location

Periods - Périodes	Motor vehicles - Véhicules automobiles			All other (machinery and equipment) - Tous autres (machines, matériel, etc.)		
	Amount Financed - Montant du financement	Estimated repay- ments - Rembourse- ments estimatifs	Balances outstan- ding (end of period) - Créances actives (fin de période)	Amount Financed - Montant du financement	Estimated repay- ments - Rembourse- ments estimatifs	Balances outstan- ding (end of period) - Créances actives (fin de période)
	\$'000					
1970	27,974	19,828	46,870	84,387	27,690	183,520
1971(1)	24,703	...	40,380	90,504	...	223,939
1971 - I	4,397	...	43,704	14,037	...	180,746
II	6,571	6,925	43,350	18,255	11,570	187,431
III	5,682	6,966	42,066	18,499	10,836	195,094
IV	8,053	9,739	40,380	39,713	10,868	223,939

(1) Values shown exclude unearned finance charges - Toutes les valeurs qui figurent sont nettes d'intérêt et autres frais de financement.

List of Sales Financing Companies Covered at December 31, 1971

Répertoire des sociétés de financement au 31 décembre 1971

Name — Nom	Address — Adresse
Acadia Acceptance Co. Ltd.	5645 Cambie St., Vancouver 15, B.C.
Ace Finance Corp. Ltd.	4770 Kent Ave., Room 100, Montréal 249, Qué.
Acme Acceptance (London) Ltd.	Box 531, 110 Dundas St., London 12, Ont.
Admiral Acceptance Corp. Ltd.	2655 Yonge St., Toronto 315, Ont.
Adsa Acceptance Corp. Ltd.	73 Agengold Ave., Toronto 19, Ont.
Advance Credit Corp. Ltd.	940 Portage Ave., Winnipeg, Man.
Apex Finance Co. Ltd.	267 Bernard Ave., Kelowna, B.C.
Arnaud Acceptance Corp.	402 Laure Ave., Sept-Îles, Qué.
Associates Acceptance Co. Ltd.	Associates Bldg., South Bend, Indiana 46624, U.S.A.
Automotive Finance Corp. Ltd.	42 James S., Room 48, Hamilton 10, Ont.
Avco Financial Services Canada Ltd.	201 Queen's Ave., London 12, Ont.
B & M Finance Corp.	133 Rue Notre Dame, C.P. 247, St. Rémi, Qué.
Baker Acceptance Co. Ltd.	500 University Ave., Toronto 101, Ont.
Beneficial Finance Co. of Canada Ltd.	2010 Yonge St., Toronto 295, Ont.
Bonaccord Finance Corp. Ltd.	822 Main St., Moncton, N.B.
Borg-Warner Acceptance Canada Ltd.	2025 Sheppard Ave., E. Willowdale, Ont.
Brentwood Investments Ltd.	4650 Lougheed Highway, North Burnaby, B.C.
British Acceptance Corp. Ltd.	900 West Pender St., Vancouver 1, B.C.
Brock Acceptance Company	388 Portage Ave., Winnipeg, Man.
Brock Finance Co. Ltd.	1080 Portage Ave., Winnipeg 10, Man.
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto 195, Ont.
Capital Finance Ltd.	112 Adelaide St., E., Toronto 210, Ont.
Capri Finance Corp.	3897 Ave. Bannantyne, Verdun, Qué.
Carling Acceptance Ltd.	56 Sparks St., Ottawa, Ont.
Chrysler Credit Canada Ltd.	P.O. Box 5360, Detroit, Michigan, 48235, U.S.A.
Citizen's Finance Co. Ltd.	1320 Fenwick Lane, Silver Springs, Maryland, U.S.A.
Clark Equipment Credit of Canada	1195 Talbot Street, St. Thomas, Ont.
Coast Finance Ltd.	800 Kingsway, Vancouver 10, B.C.
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué.
Commercial Credit Corp. Ltd.	95 St. Clair Ave., W., Toronto 195, Ont.
Commodity Discount Ltd.	4150 Sherbrooke St., W., Montréal 215, Qué.
Consumer's Finance Corp. Ltd.	Box 129, Mission City, B.C.
Continental Discount Corp.	71-4ième Ave., La Sarre, Qué.
Credit Stanstead Inc.	CP 729, 7 rue Court, Coaticook, Qué.
Danforth Discount Ltd.	898 Danforth Ave., Toronto 275, Ont.
Danforth Finance Co.	898 Danforth Ave., Toronto 275, Ont.
Dual Acceptance Ltd.	1395 Dorchester Blvd., West, Montréal, Qué.
Dylex Acceptance Corporation Ltd.	637 Lakeshore Blvd., West, Toronto, Ont.
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor 14, Ont.
Equipment Finance Corp. Ltd.	407 McGill St., Montréal 126, Qué.
Federal Acceptance Corp.	4141 Sherbrooke St., W., Westmount, Qué.
Federated Acceptance Corporation	287 Broadway Ave., Winnipeg, Man.
Finance Locale Inc.	49 Boul., Jacques Cartier S., Mont Joli, Qué.
Finance Mercantile Inc.	1900 rue Moreau, Montréal, Qué.
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121, U.S.A.
Frontier Acceptance Corp. Ltd.	291 King St., Box 5376, London 12, Ont.
Garry Finance Corp. Ltd.	201 Lindsay Bldg., Winnipeg, Man.
Gateway Finance Corp. Ltd.	335 East Broadway, Vancouver, B.C.
General Discount Corp. Ltd.	7 Queen St., E., Suite 250, Toronto 205, Ont.
General Finance Corp. Ltd.	603 Centre St., S., Calgary 2, Alta.
General Motors Acceptance Corp. of Canada Ltd.	2200 Yonge St., Toronto 295, Ont.
Gibraltar Discount Co. Ltd.	445 King St., W., Room 200, Toronto 135, Ont.
Granby Finance Corp.	50 Rue Centre, Granby, Qué.
Gulf Acceptance Corp. Ltd.	3220 Wellington St., Verdun, Qué.
Hanco Investment Inc.	1330 Maguire Ave., Sillery, Qué.
Hamilton Discount Corp. Ltd.	42 James St. N., Hamilton 11, Ont.
Hartford Finance Factors Ltd.	1373 Kingsway, Vancouver, B.C.
Hartex Investments Ltd.	2333 Government St., Victoria, B.C.
Hemevans Investments Ltd.	302 — 3rd Floor C.P.R. Bldg., Edmonton, Alta.
Household Finance Corp. of Canada	85 Bloor St., E., Toronto 285, Ont.
Husmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont.
IAC Limited	45 St. Clair Ave., W., Toronto 7, Ont.
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton 23, Ont.
Island Finances Ltd.	762 Fort St., Victoria, B.C.
Jaeger Finance of Canada Ltd.	Gaylord Road, St. Thomas, Ont.
Juliet Investments Ltd.	Room 407 — 980 W., Pender St., Vancouver 1, B.C.
Kenright Securities Ltd.	1008 Wall Street, Winnipeg 3, Man.
Kimberly Finance Corporation Ltd.	797 Don Mills Rd., Suite 711, Don Mills, Ont.
Koehring Finance Canada	P.O. Box 490, Brantford, Ont.

List of Sales Financing Companies Covered at December 31, 1971 - Concluded

Répertoire des sociétés de financement au 31 décembre 1971 - fin

Name - Nom	Address - Adresse
La Cie de Finance J. Cardinal Ltée	6915 - 19ième Ave., Montréal 408, Qué.
La Société Financière du Québec Ltée	312 Rue St. Jacques, L'Assomption, Qué.
Laurentide Financial Corp. Ltd.	1177 W. Hastings St., Vancouver 5, B.C.
Les Mutuellistes - Caisse d'Épargne et de Crédit	27 Rue Mgr. Verreault, Mont Joli, Qué.
Mack Financial (Canada) Ltd.	1350 The Queensway, Toronto 540, Ont.
Mars Finance Inc.	31 Rue Racine O., Chicoutimi, Qué.
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St. W., Toronto 150, Ont.
Mid-City Acceptance Corp. Ltd.	1373 Kingsway, Vancouver 10, B.C.
Mutual Discount Co.	3532 Eglinton Ave. W., Toronto 335, Ont.
Neptune Acceptance Ltd.	122 Davenport Rd., Toronto 181, Ont.
Niagara Finance Co. Ltd.	1300 Yonge St., Toronto 7, Ont.
Northern Ontario Acceptance Co. Ltd.	460 Toronto Dominion Centre, Toronto 111, Ont.
Ocean Co. Ltd.	Box 638, Windsor, N.S.
Overland Acceptance Ltd.	3750 Kitchener, Burnaby, B.C.
Paramount Discount Corp. 1961 Ltd.	105 Main St. E., Hamilton 20, Ont.
Par Finance Co. Ltd.	1526 Ottawa St., Windsor, Ont.
Permanent Acceptance Ltd.	706 - 7th Avenue S.W., Calgary, Alta.
H.G. Pett Finance Co.	85 Dawlish Ave., Toronto 317, Ont.
Philips Acceptance Corp. Ltd.	116 Vanderhoof Ave., Toronto 17, Ont.
Primaco Ltée	10 Ouest rue St. Jacques, Montréal, Qué.
Provident Finance Corp. Ltd.	335 E. Broadway, Vancouver 10, B.C.
Public Finance Corp. Ltd.	1080 Portage Ave., Winnipeg 10, Man.
Rapid Discount Corp. Ltd.	16 rue Ste Catherine, O., Montréal, Qué.
Regent Acceptance Corp. Ltd.	143 Main St. E., P.O. Box 635, Hamilton 20, Ont.
Robertson Finance Co. Ltd.	P.O. Box 817, New Westminster, B.C.
Seaboard Acceptance Corp. Ltd.	2211 W. 4th Ave., Vancouver 9, B.C.
Seyern Investment Co. Ltd.	8 Peter Street South, Orillia, Ont.
Signature Finance Ltd.	10832 - 82nd Ave., Edmonton 60, Alta.
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man.
Superior Acceptance Corp. Ltd.	22 College St., Toronto 181, Ont.
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto 285, Ont.
Transamerica Financial Corp. Can.	120 Eglinton Ave. E., Toronto 315, Ont.
Trans-Canada Credit Corp. Ltd.	625 Church St., Toronto 285, Ont.
Triad Acceptance Co.	90 Eglinton Ave. E., Toronto 315, Ont.
Tri-State Acceptance Co. Ltd.	402 Paris Bldg., Winnipeg 2, Man.
Union Acceptance Corp. Ltd.	P.O. Box 5200, Vancouver, B.C.
Union Finance Co. Ltd.	P.O. Box 5200, Vancouver, B.C.
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Dominions Finance Corp. Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Dominions Investments Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Finance Co. Ltd.	P.O. Box 5200, Vancouver, B.C.
Walter E. Heller Canada Ltd.	105 West Adams St., Chicago, Illinois, U.S.A.
Wayne Sales Financial Corp.	2650 Metcalfe St., Windsor, Ont.
West Coast Finance Ltd.	47 W. Broadway, Vancouver 10, B.C.
Wescorp Industries Ltd.	407 - 980 W. Pender St., Vancouver 3, B.C.
Western Finance Co. Ltd.	714 Clarkson, New Westminster, B.C.
Westward Investments Ltd.	125 Higgins Ave., Winnipeg, Man.
White Motor Credit Corp. of Canada Ltd.	6205 Airport Rd., Malton, Ont.



**SALES FINANCING AND
CONSUMER CREDIT
1971**

Complete and mail one copy within
30 days of receipt.

Authority – Statistics Act Chap. 15,
Statistics Canada 1970-71.

(Exemplaires français disponibles sur demande)

Revise name or address if not correct

This report covers all companies engaged in instalment sales financing and contains the following Sections:

- Section 1** – Retail Sales Financing
- Section 2** – Provincial Distribution of Retail Sales Financing
- Section 3** – Wholesale Financing
- Section 4** – Consumer Financing
- Section 5** – Lease and Rental Financing

READ THESE NOTES BEFORE COMPLETING

1. Include all your Canadian branches in this report.
2. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space provided below.
3. If you did not operate for the full calendar year, show data for that portion of the year during which you were in business.
4. If exact data are only available for group totals in Section 1, show these and estimate the commodity breakdown.
5. **"Paper Purchased"** during 1971 should show only the value of the original amount financed for goods secured by conditional sales agreements, omitting unearned finance charges. **Exclude** renewal transactions, paper bought from other financing firms and lease paper.
6. **"Balances Outstanding"** as at December 31, 1971 should show only the principal amount outstanding net of unearned finance charges for all paper on your books, including renewal transactions, whenever purchased. Exclude lease paper.
7. **"Consumer Goods"** are those bought for personal use and not for resale.
8. **"Commercial and Industrial Goods"** are those bought for business and farm use and not for resale.
9. **"Lease Financing"** covers only financing where no conditional sales agreement is involved and the financing company **itself** retains ownership of goods and acts as lessor.
10. Passenger cars financed for commercial purposes, e.g. taxis and other fleets, should be reported as "commercial vehicles."
11. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation.

List companies combined in this report:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

1. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements)

Commodity Description	Retail paper purchased, 1971 (see notes 4 and 5)		Balances outstanding, December 31, 1971 (see note 6)
	Units	Dollar volume	
	(Exclude renewal transactions and paper purchased from other finance firms)		\$ (omit cents)
A. CONSUMER GOODS:			
(i) Motor vehicles:			
Passenger cars (see Notes 7, 10 and 11)	<div> <div></div> <div>New</div> <div>Used</div> </div>		
Sub-total, passenger cars			
(ii) Other consumer goods:			
T.V., radios, record players (and combination sets)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Electric and gas household appliances (refrigerators, stoves, washers, dryers, portable appliances, etc.)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Furniture and home furnishings	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Home improvement goods (heating, air conditioning and plumbing equipment, doors, windows and screens, etc.)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Mobile homes (at least 10 feet wide and 29 feet long)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Prefabricated homes and cottages	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Recreational equipment (musical instruments, boats, snowmobiles, motorcycles, sporting goods, travel trailers, airplanes and helicopters)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
All other consumer goods (clothing, china, jewellery, etc.)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Sub-total, other consumer goods	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Total consumer goods	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles:			
Trucks, vans, buses and other commercial vehicles (see Notes 8, 10 and 11)	<div> <div></div> <div>New</div> <div>Used</div> </div>		
Sub-total, commercial vehicles			
(ii) All other (farm, commercial and industrial machinery and equipment, etc.)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Total commercial and industrial goods	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
GRAND TOTAL, RETAIL FINANCING	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1.

Note: Classify by province of origin rather than by location of office, if possible.

Province of origin	Total, all retail financing (consumer and commercial) \$ (omit cents)	Consumer goods paper purchased during 1971				All other consumer goods \$ (omit cents)
		Passenger cars (see note 10)				
		New		Used		
		Units	\$ (omit cents)	Units	\$ (omit cents)	
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
British Columbia						
Yukon and N.W.T.						
CANADA						

Province of origin	Commercial goods paper purchased during 1971				All other commercial goods \$ (omit cents)	Total balances outstanding (consumer and commercial) December 31, 1971 (see note 6) \$ (omit cents)
	Commercial vehicles (see note 10)					
	New		Used			
	Units	\$ (omit cents)	Units	\$ (omit cents)		
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
British Columbia						
Yukon and N.W.T.						
CANADA						

OTHER FINANCING	Number of Units	Amount transacted during 1971	Balances outstanding, December 31, 1971
3. WHOLESALE FINANCING (for inventory of goods for resale).....	x x x x x x x x x x	\$ (omit cents)	\$ (omit cents)
4. CONSUMER FINANCING: (Personal cash loans)	x x x x x x x x x x		(net)
(a) Loans subject to the Small Loans Act			
(b) Other personal cash loans (include loans against cars already paid for and other collateral)	x x x x x x x x x x		(net)
5. LEASE AND RENTAL FINANCING: (see Note 9)			
(a) Passenger cars			
(b) Trucks, vans, buses and other commercial vehicles			
(c) All other (machinery and equipment, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		

CERTIFICATE

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From _____ 19 ____ to _____ 19 ____

Name (in block letters)	Title	
Signature	Tel. number	Date of this report
		1972
Remarks:		



FINANCEMENT DES VENTES ET CRÉDIT À LA CONSOMMATION 1971

Renvoyer un exemplaire dûment rempli au plus tard
30 jours après réception.

Déclaration exigée en vertu de la Loi sur la
statistique, C.15, Statistique Canada, 1970-71.

(English copies available on request)

Corriger le nom et l'adresse s'il y a lieu

Le présent questionnaire s'adresse à toute société qui s'occupe du financement des ventes à tempérament; il renferme les sections suivantes:

Section 1 – Financement des ventes au détail

Section 2 – Répartition par province du financement des ventes au détail

Section 3 – Financement des ventes de gros

Section 4 – Prêts à la consommation

Section 5 – Financement de baux et de contrats de location

LIRE CES NOTES AVANT DE REMPLIR LE QUESTIONNAIRE

1. Le présent questionnaire s'applique à toutes vos succursales canadiennes.
2. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés ci-dessous.
3. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrivez les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
4. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
5. Les "**Effets de commerce achetés**" en 1971 doivent comprendre seulement la valeur du montant initial du financement pour les biens acquis par contrat de vente conditionnelle, sans les frais de financement non acquis. **Ne pas compter** les renouvellements, les effets achetés à d'autres sociétés de financement ni le financement de baux.
6. Les "**Soldes débiteurs**" au 31 décembre 1971 ne doivent comprendre que le montant principal à recouvrer, sans les frais de financement non acquis, à l'égard de tous les effets inscrits dans vos livres, y compris les renouvellements, quelle que soit la date de l'achat. Ne pas compter le financement de baux.
7. Les "**Biens de consommation**" sont ceux que l'on achète pour son usage personnel et non pour la revente.
8. Les "**Biens commerciaux et industriels**" sont ceux que l'on achète à des fins commerciales industrielles ou agricoles et non pour la revente.
9. Le "**Financement des baux**" porte uniquement sur les opérations de financement excluant les ventes sans condition et dans lesquelles les compagnies de prêt elles-mêmes gardent la propriété des biens et agissent à titre de bailleurs.
10. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme "véhicules utilitaires".
11. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication.

Liste des sociétés visées par la présente déclaration:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

1. FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Marchandise	Effets de commerce achetés, 1971 (Voir notes 4 et 5)		Soldes débiteurs, 31 décembre 1971 (Voir note 6)
	Unités	Valeur en dollars	
	(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)		\$ (omettre les cents)
A. BIENS DE CONSOMMATION			
(i) Véhicules automobiles:			
Voitures particulières (Voir notes 7, 10 et 11)	Neuves		
	D'occasion		
Total partiel, voitures particulières			
(ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et ensembles radio-phonos)	x x x x x x x x x x		
Appareils ménagers au gaz et à l'électricité (réfrigérateurs, cuisinières, machines à laver, sècheuses, appareils portatifs, etc.)	x x x x x x x x x x		
Meubles et articles d'ameublement	x x x x x x x x x x		
Biens pour améliorations aux habitations (matériel de chauffage, de climatisation et de plomberie, portes, fenêtres et moustiquaires, etc.)	x x x x x x x x x x		
Maisons mobiles (10 pieds de large et 29 de long au minimum)	x x x x x x x x x x		
Maisons préfabriquées et chalets	x x x x x x x x x x		
Matériel de loisirs, instruments de musique, bateaux, motoneiges, motocyclettes, articles de sport, caravanes, aéronefs	x x x x x x x x x x		
Autres biens de consommation (vêtements, porcelaine, bijoux, etc.)	x x x x x x x x x x		
Total partiel, autres biens de consommation	x x x x x x x x x x		
Total, biens de consommation	x x x x x x x x x x		
B. BIENS COMMERCIAUX ET INDUSTRIELS			
(i) Véhicules automobiles:			
Camions, autobus et autres véhicules utilitaires (Voir notes 8, 10 et 11)	Neufs		
	D'occasion		
Total partiel, véhicules utilitaires			
(ii) Autres (machines et matériel agricoles, commerciaux et industriels, etc.)	x x x x x x x x x x		
Total, biens commerciaux et industriels	x x x x x x x x x x		
TOTAL GÉNÉRAL, FINANCEMENT DES VENTES AU DÉTAIL	x x x x x x x x x x		

2. RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DÉTAIL, SUIVANT LA SECTION 1.

Nota: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau

Province d'origine	Total, financement des ventes au détail (biens de consommation et commerciaux)	Effets de commerce achetés en 1971 – biens de consommation				
		Voitures particulières (voir note 10)				Autres biens de consommation
		Neuves		D'occasion		
	\$ (omettre les cents)	Unités	\$ (omettre les cents)	Unités	\$ (omettre les cents)	\$ (omettre les cents)
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique						
Yukon et les T.N.-O.						
CANADA						

Province d'origine	Effets de commerce achetés en 1971 – biens à usage commercial					Total, solde débiteur (biens de consommation et commerciaux) 31 décembre 1971 (voir note 6)
	Véhicules utilitaires (voir note 10)				Autres biens commerciaux	
	Neufs		D'occasion			
	Unités	\$ (omettre les cents)	Unités	\$ (omettre les cents)	\$ (omettre les cents)	\$ (omettre les cents)
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique						
Yukon et les T.N.-O.						
CANADA						

AUTRES GENRES DE FINANCEMENT	Nombre d'unités	Montant des opérations 1971	Soldes débiteurs, 31 décembre 1971
3. FINANCEMENT DES VENTES DE GROS (biens destinés à la revente).....	x x x x x x x x x x	\$ (omettre les cents)	\$ (omettre les cents)
4. PRÊTS À LA CONSOMMATION:			
a) Prêts réglementés par la loi sur les petits prêts	x x x x x x x x x x		(net)
b) Autres prêts personnels (inclure les prêts garantis: automobiles déjà payées, etc.)	x x x x x x x x x x		(net)
5. FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION (Voir Note 9)			
a) Voitures particulières			
b) Camions, autobus, et autres véhicules commerciaux			
c) Tous autres (machines et matériel, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		

ATTESTATION

J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:

Du _____ 19 _____ au _____ 19 _____

Nom (en lettres moulées)	Titre	
Signature	N ^o de tél.	Date
		1972

Remarques:

Sales financing

1972

Le financement des ventes

1972



SALES FINANCING

LE FINANCEMENT DES VENTES

1972

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The Minister of Industry, Trade and Commerce

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SYMBOLS

The following standard symbols are used in Statistics Canada publications:

- .. figures not available.
- ... figures not appropriate or not applicable.
- nil or zero.
- amount too small to be expressed.
- P preliminary figures.
- r revised figures.
- x confidential to meet secrecy requirements of the Statistics Act.

Note: Components may not add to totals due to rounding.

SIGNES CONVENTIONNELS

Les signes conventionnels suivants sont employés uniformément dans les publications de Statistique Canada.

- .. nombres indisponibles.
- ... n'ayant pas lieu de figurer.
- néant ou zéro.
- nombres infimes.
- P nombres provisoires.
- r nombres rectifiés.

x confidentiel en vertu des dispositions de la Loi sur la statistique relatives au secret.

Nota: Les chiffres ayant été arrondis, les totaux ne correspondent pas toujours.

Concepts and Definitions

This annual survey of sales financing in Canada covers firms engaged in the instalment financing of retail sales of consumer and commercial goods. (A list of these firms, together with a sample of the questionnaire used for the survey will be found on the back pages of this publication.) The universe includes independent sales finance companies, the sales finance company subsidiaries of automobile, truck and farm-implement manufacturers, as well as those consumer loan companies which also finance conditional sales contracts. Not included in this survey are the statistics on instalment financing done by acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. The sales financing activity of this type of company is regarded as being essentially an extension of the merchandising function and their statistics are included with the accounts receivable reported by department stores and other retail merchandising establishments in the monthly bulletin Consumer Credit (Catalogue No. 61-004). At year end 1972 about a dozen such acceptance companies reported accounts receivable of \$854.7 million, for purchases of consumer goods, excluding automobiles.

Users of this publication should be aware that certain changes in recent years in concepts and valuation have seriously affected the historical continuity of the statistical series. In 1970, coverage was extended to include the sales financing done by consumer loan companies. At the same time a transfer was made of passenger cars known to be financed for commercial purposes from the consumer goods to the commercial vehicles category. Table 8 shows the number and value of vehicles affected by this transfer but only in Table 4 are these vehicles and their values reclassified to maintain historical continuity in the series. Further, in the 1971 survey all values reported for paper purchases and balances outstanding were changed to a "net" basis, showing only the original amount financed and excluding all unearned income charges. In the past, all transactions and balances had included precomputed finance and other charges. A table in the text of the 1971 publication shows the effect this change made on reported values of various categories of finance paper. This latest change was made in order to conform to the reporting practices of the other major holders of consumer credit balances, such as, the chartered banks, consumer loan companies, life insurance companies (policy loans), department stores and other retail trade outlets.

Results of 1972 Survey

By year-end 1972 total balances outstanding of retail sales paper on the books of sales finance companies reached a new record level of \$2,228.4 million, an increase of 14.7 % over the 1971 total of \$1,943.1 million.

Total acquisitions of new sales paper during the year also reached a new high of \$2,017.5 million an increase of 20.4 % over the \$1,675.7 million volume recorded for the previous year.

In 1971, commercial paper had emerged as the major category of paper purchased during the year. The share of commercial paper of the total paper purchased increased from 51.9 % in 1971 to 53.3 % in 1972 when purchases rose 23.7 %, from a volume of \$870.2 million in 1971 to \$1,076.3 million during 1972. This shift in the composition of purchases has subsequently been reflected in a similar shift in the share of the balances outstanding, where commercial paper now comprises 54 % of year-end balances. New and used passenger car paper (including passenger cars financed for

Concepts et définitions

L'enquête annuelle de 1972 sur le financement des ventes au Canada vise les firmes s'occupant de financement des ventes à tempérament au détail de biens de consommation et de biens commerciaux. (Le lecteur trouvera une liste de ces firmes, ainsi qu'une reproduction du questionnaire utilisé pour l'enquête à la fin de cette publication.) L'univers de l'enquête comprend les sociétés indépendantes de financement des ventes, les sociétés de financement des ventes constituées en filiales de firmes constructrices d'automobiles, de camions et de machines agricoles ainsi que les sociétés de prêts à la consommation qui financent également les contrats de vente sous condition. Ne sont pas incluses les statistiques sur le financement des ventes à tempérament assuré par des sociétés d'acceptation filiales de grandes organisations de vente au détail ou traitant exclusivement avec les dites organisations. Les opérations de financement des ventes de ces sociétés sont en effet considérées comme étant essentiellement le prolongement d'une activité de vente et les chiffres qui les décrivent sont portés dans les effets à recevoir des magasins à rayons et autres établissements de vente au détail dans la publication mensuelle Crédit à la consommation (n° 61-004 au catalogue de Statistique Canada). En fin d'année (1972), la valeur des effets à recevoir d'une douzaine de ces sociétés d'acceptation s'élevait, selon les déclarations, à 854,7 millions de dollars et ce pour les achats de biens de consommation (sauf les automobiles).

Il convient de signaler que certains changements apportés au cours de ces dernières années aux concepts et à l'évaluation ont gravement perturbé la continuité chronologique de cette série statistique. En 1970, on a étendu le champ de l'enquête au financement des ventes assuré par les sociétés de prêts à la consommation. On a également reclassé dans la catégorie des "véhicules utilitaires" les voitures particulières dont la vente était manifestement financée à des fins commerciales. Ces voitures faisaient auparavant partie des biens de consommation. Le tableau 8 montre le nombre et la valeur des véhicules qu'intéresse ce changement mais ce n'est qu'au tableau 4 que ce nombre et cette valeur sont reclassés pour assurer la continuité chronologique de la série. En 1971, d'autre part, toutes les valeurs déclarées concernant les achats d'effets et les soldes actifs ont été portées sur une base "nette"; seul le montant original du financement a été indiqué, à l'exclusion de tout revenu de capital et de tous les autres frais de financement. Dans le passé, toutes les transactions et tous les soldes tenaient compte de ces éléments précomptés. Un tableau en avant-propos de la publication de 1971 montre l'effet de cette modification sur les valeurs déclarées pour diverses catégories de financement. On a fait cette dernière modification par souci de conformité avec les déclarations des autres grands détenteurs de soldes actifs de crédit à la consommation, tels que les banques à charte, les sociétés de prêts à la consommation, les sociétés d'assurance-vie (prêts sur police), les magasins à rayons et autres points de vente au détail.

Résultats de l'enquête de 1972

À la fin de l'année 1972, les soldes actifs totaux des sociétés de financement des ventes pour ce qui est des ventes au détail ont atteint le sommet sans précédent de 2,228.4 millions de dollars, ce qui représente une augmentation de 14.7 % par rapport aux 1,943.1 millions de dollars de 1971.

La valeur totale des acquisitions de nouveaux effets a également atteint un niveau record (2,017.5 millions de dollars) et l'augmentation a été de 20.4 % par rapport aux 1,675.7 millions de l'année précédente.

En 1971, le papier commercial a été celui qui a été le plus acheté. Il est intervenu pour 53.3 % des achats contre 51.9 % en 1971; de 1971 à 1972, les achats ont augmenté de 23.7 %, passant de 870.2 millions de dollars à 1,076.3 millions de dollars. Ce changement au niveau de la composition des achats a entraîné un déplacement de même ordre dans la composition des soldes actifs; le papier commercial intervient maintenant en effet pour 54 % des soldes de fin d'année. Les voitures particulières neuves et d'occasion (y compris les voitures particulières dont la vente est financée à des fins commerciales) continuent de rendre compte d'une partie très

business purposes) still constitute a very significant percentage of the total balance held by sales finance companies. Although the record shows a decline in this share to 44 % from 50 % a decade ago, balances of this class of paper have progressively increased from \$609 million in 1962 to \$976 million in 1972. In this connection it is noteworthy that since 1968, when the chartered banks for the first time held slightly larger balances of passenger car paper than the sales finance companies - \$1,047 million as compared with \$907 million - they now hold balances of \$1,967 million, which are twice as large.

Table 3 shows the provincial distribution of purchases and total balances with comparable values for several previous years. During 1972, substantial increases in purchases of most classes of paper, especially new motor vehicles, were recorded for almost all provinces. Only in Prince Edward Island did an overall decrease in volume during the year result in diminished balances by year end.

The data in Tables 5 and 6 represent a revised summary of the twelve monthly reports on motor vehicle financing published during 1972 in the bulletin, "Sales Financing" (Catalogue No. 63-013).

Wholesale financing of retail dealer's inventories over the year increased in pace with rising dealers' sales during the year. Table 7 shows that the volume of wholesale paper rose to a record level of \$4,134.9 million - closing the year, after repayments, with outstanding balances of \$832.8 million.

Table 9 shows that the lease and rental financing undertaken by sales finance companies almost doubled in volume during 1972, increasing 90.1 % from \$115.2 million in the previous year to \$219.0 million. By year-end, balances reached \$399.2 million, a level 51.0 % higher than the closing balance of \$264.3 million last year. Industrial machinery and equipment account for, by far, the major share of leasing activity absorbing 79.0 % of contracts and 83.9 % of balances.

In the Statistics Canada quarterly publication Financial Statistics of Financial Institutions (Catalogue No. 61-006) the total assets of sales finance and consumer loan companies at year-end 1972 is shown as \$6,282 million, an increase of 12.3 % over the \$5,595 reported at the close of 1971.

appréciable des soldes totaux des sociétés de financement des ventes. Bien que cette proportion soit passée de 50 % à 44 % en dix ans, les soldes au titre de ce type d'effet ont progressivement augmenté, passant de 609 millions de dollars en 1962 à 976 millions en 1972. À ce propos, il convient de noter que depuis 1968, année où les banques à charte ont pour la première fois détenu des soldes au titre de ce papier légèrement supérieurs à ceux des sociétés de financement de ventes (1,047 millions de dollars contre 907 millions), ces banques ont pratiquement doublé leurs soldes (1,967 millions).

Le tableau 3 montre la répartition provinciale des achats et des soldes totaux en se fondant sur des valeurs comparables pour plusieurs années antérieures. En 1972, une augmentation sensible des achats a été observée dans presque toutes les provinces pour la plupart des catégories de financement, et notamment celle des véhicules automobiles neufs. Il n'y a que l'Île-du-Prince-Édouard où une diminution générale au cours de l'année se soit traduite par une diminution des soldes en fin d'année.

Les tableaux 5 et 6 présentent une récapitulation révisée des douze comptes rendus mensuels sur le financement des ventes de véhicules automobiles parus en 1972 dans le bulletin Financement des ventes (n° 63-013 au catalogue de Statistique Canada).

Le financement par les grossistes des stocks des détaillants a augmenté en 1972 au même rythme que les ventes de ces détaillants. Au tableau 7, on constate que les achats d'effets à ce titre ont atteint le sommet sans précédent de 4,134.9 millions de dollars, se traduisant en fin d'année (après les remboursements) par des soldes actifs d'une valeur de 832.8 millions.

Il ressort du tableau 9 que le financement de baux et de contrats de location assuré par les sociétés de financement des ventes a presque doublé au cours de l'année 1972, passant de 115.2 millions de dollars en 1971 à 219.0 millions, ce qui représente une augmentation de 90.1 %. En fin d'année, les soldes se sont chiffrés à 399.2 millions, soit un gain de 51.0 % par rapport aux soldes de clôture de 1971 (264.3 millions). Les machines et le matériel industriel rendent compte de loin de la plus grande part de l'activité de financement dans ce secteur avec 79.0 % des contrats et 83.9 % des soldes.

Suivant la publication trimestrielle de Statistique Canada, Institutions financières, statistique financière (n° 61-006 au catalogue de Statistique Canada), l'actif total des sociétés de financement des ventes et des sociétés de prêts à la consommation s'est élevé en fin d'année à 6,282 millions de dollars, soit une augmentation de 12.3 % par rapport aux 5,595 millions en fin d'année 1971.

Statement A. Summary of Changes in Sales Financing in Canada, 1972/1971
Percentage Changes over the Year in Balances Outstanding and Paper Purchased, by Commodities

Tableau Analytique A. Résumé des variations du financement des ventes au Canada en 1972 par rapport à 1971
Taux de variation des créances actives et de l'achat d'effets, par produit

Commodity - Marchandises	Paper purchased - Effets de commerce achetés	Balances outstanding - Créances actives
	per cent - pourcentage	
All commodities - Total - Toutes marchandises	+ 20.4	+ 14.7
Consumer goods - Biens de consommation	+ 16.8	+ 15.1
New passenger cars - Voitures particulières neuves	+ 23.8	+ 24.4
Used passenger cars - Voitures particulières d'occasion	+ 0.9	+ 7.2
Other consumer goods - Autres biens de consommation	+ 18.0	+ 6.1
Commercial and industrial goods - Biens commerciaux et industriels	+ 23.7	+ 14.3
New commercial vehicles - Véhicules utilitaires neufs	+ 26.7	+ 22.6
Used commercial vehicles - Véhicules utilitaires d'occasion	+ 25.5	+ 19.4
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) - Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	+ 19.3	+ 5.2

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies,
Historical Summary, 1941 and 1951-1972

TABLEAU 1. Cr  dit pour achat    temp  r  ment au d  tail (consenti et    recouvrer), soci  t  s de financement des ventes,
sommaire r  trospectif, 1941 et 1951-1972

Year — Ann��e	Paper purchased — Effets de commerce ach��t��s			Balances outstanding (year-end) — Cr��ances actives (�� la fin de l'ann��e)		
	Consumer goods — Biens de consommation	Commercial and indus- trial goods — Biens commer- ciaux et industriels	Total	Consumer goods — Biens de consommation	Commercial and indus- trial goods — Biens commer- ciaux et industriels	Total
	thousands of dollars — milliers de dollars					
1941	77,326	22,951	100,277	48,854	15,820	64,674
1951(1)	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817
1969(adjusted)	...	...	...	1,266,400	1,097,700	2,364,100
1970(2)(gross — brut)	965,431	836,211	1,801,642	1,136,184	1,112,926	2,249,110
1970(2)(net)	...	...	...	983,214	993,856	1,977,070
1971(2)	805,512	870,151	1,675,663	890,472	1,052,615	1,943,087
1972	941,207	1,076,335	2,017,542	1,024,685	1,203,731	2,228,416

(1) Including Newfoundland from 1949. — Y compris Terre-Neuve depuis 1949.

(2) Discontinuity in series — See introductory text. — Solution de continuit   — Voir l'expos   du d  but.

ANNUAL INSTALMENT CREDIT OF SALES FINANCING COMPANIES

CR  DIT POUR ACHAT    TEMP  R  MENT, AU D  TAIL, SOCI  T  S DE FINANCEMENT DES VENTES

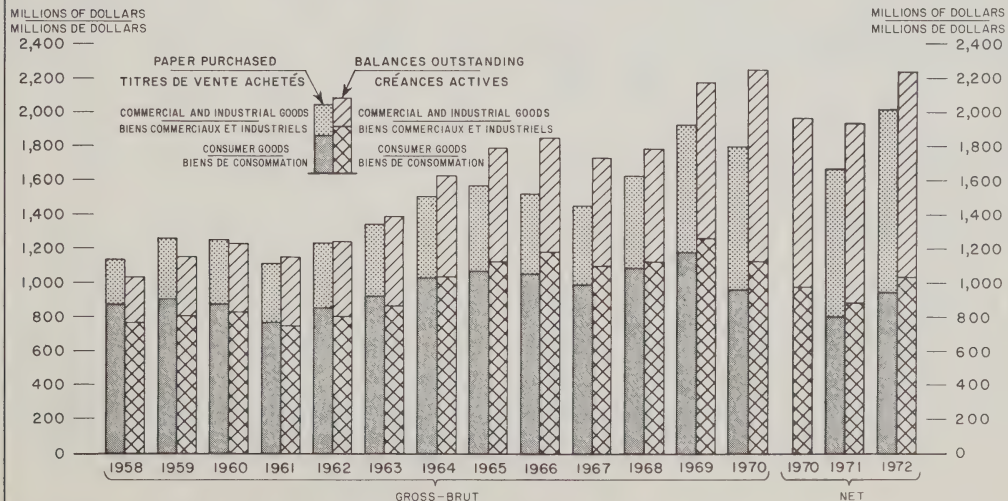


TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies, percentage composition, by Commodities, 1971 and 1972

TABLEAU 2. Répartition en pourcentage, par genre de marchandise, des crédits pour achats à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes, 1971 et 1972

Commodity — Marchandises	Paper purchased — Effets de commerce achetés				Balances outstanding (year end) — Créances actives (à la fin de l'année)			
	Amount — Montant		Per cent of total — Pourcentage du total		Amount — Montant		Per cent of total — Pourcentage du total	
	1971	1972	1971	1972	1971	1972	1971	1972
	\$'000				\$'000			
All commodities — Total — Toutes marchandises	1,675,663	2,017,542	100.0	100.0	1,943,087	2,228,416	100.0	100.0
Consumer goods — Biens de consommation	805,512	941,207	48.1	46.7	890,472	1,024,685	45.8	46.0
New passenger cars — Voitu- res particulières neuves ..	359,467	445,057	21.5	22.1	425,960	529,841	21.9	23.8
Used passenger cars — Voi- tures particulières d'oc- casión	176,939	178,601	10.6	8.9	190,642	204,305	9.8	9.2
Television, radios, and record players — Télévi- seurs, radios et tourne- disques	23,956	25,460	1.4	1.3	16,404	17,180	0.9	0.8
Electrical and gas house- hold appliances — Appa- reils ménagers au gaz et à l'électricité	29,562	35,090	1.8	1.7	21,789	21,757	1.1	1.0
Furniture and home fur- nishings — Meubles et articles d'ameublement	51,957	68,210	3.1	3.4	39,273	46,539	2.0	2.1
Home improvement goods — Biens pour améliorations aux habitations	17,647	3,880	1.0	0.2	15,343	6,156	0.8	0.3
Mobile homes — Maisons mobiles	31,573	49,215	1.9	2.4	96,456	108,278	5.0	4.8
Recreational equipment — Matériel de loisirs	19,636	21,304	1.2	1.0	17,640	20,676	0.9	0.9
All other consumer goods — Tous autres biens de con- sommation	94,775	114,390	5.6	5.7	66,965	69,952	3.4	3.1
Commercial and industrial goods — Biens commerciaux et industriels	870,151	1,076,335	51.9	53.3	1,052,615	1,203,731	54.2	54.0
New commercial vehicles — Véhicules utilitaires neufs	454,937	576,397	27.2	28.6	495,311	607,223	25.5	27.3
Used commercial vehicles — Véhicules utilitaires d'occasion	74,553	93,542	4.4	4.6	71,653	85,536	3.7	3.8
Other commercial goods (including farm, commer- cial and industrial machinery and equipment, etc.) — Autres biens com- merciaux (y compris machines et matériel agricoles, commerciaux et industriels, etc.)	340,661	406,396	20.3	20.1	485,651	510,972	25.0	22.9

TABLE 3. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1965-1972

TABLEAU 3. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1965-1972

Province	1972/71(1)	1972	1971	1970	1969	1968	1967	1966	1965
	thousands of dollars - milliers de dollars								
	Total retail paper purchased - Total effets de commerce au détail achetés								
CANADA	+ 20.4	2,017,542	1,675,663	1,801,642	1,933,519	1,616,362	1,456,823	1,525,730	1,576,705
Newfoundland - Terre-Neuve	+ 24.5	22,060	17,723	16,947	18,437	17,819	16,857	20,239	18,153
Prince Edward Island - Île-du-Prince-Édouard	- 3.3	3,448	3,564	4,070	4,937	3,259	2,558	3,022	4,146
Nova Scotia - Nouvelle- Écosse	+ 21.7	70,553	57,962	63,996	54,879	50,078	40,273	40,402	42,311
New Brunswick - Nouveau- Brunswick	+ 25.5	43,268	34,482	36,152	43,292	36,958	36,512	37,605	40,111
Québec	+ 19.7	589,047	492,148	505,785	525,318	471,631	438,238	470,004	513,983
Ontario	+ 17.4	665,935	567,376	639,230	637,934	534,904	467,276	493,521	500,169
Manitoba	+ 20.2	77,154	64,204	70,233	72,032	65,464	65,183	58,518	54,363
Saskatchewan	+ 18.3	61,335	51,835	64,993	85,030	77,573	74,781	75,612	75,265
Alberta	+ 19.3	215,076	180,318	189,451	231,883	179,793	162,424	161,536	157,340
British Columbia - Colombie-Britannique(2)	+ 30.9	269,666	206,051	210,785	259,777	178,883	152,721	165,271	170,865
	New and used passenger cars - Voitures particulières neuves et d'occasion								
CANADA	+ 16.3	623,658	536,406	617,217	941,245	890,450	800,635	868,135	875,440
Newfoundland - Terre-Neuve	+ 33.0	6,620	4,977	5,218	9,010	9,362	8,511	10,135	7,720
Prince Edward Island - Île-du-Prince-Édouard	+ 11.8	769	688	1,060	1,741	1,794	1,544	2,075	2,701
Nova Scotia - Nouvelle- Écosse	+ 14.6	20,743	18,103	20,122	22,293	22,806	17,133	17,690	20,895
New Brunswick - Nouveau- Brunswick	+ 16.6	10,956	9,400	9,586	19,658	21,238	19,666	23,447	23,356
Québec	+ 16.2	244,871	210,672	233,063	310,697	297,967	269,959	283,914	301,180
Ontario	+ 17.1	198,624	169,617	203,154	349,393	323,811	280,096	305,125	303,644
Manitoba	+ 10.8	22,073	19,923	23,295	32,040	32,462	30,962	31,133	26,754
Saskatchewan	+ 16.5	16,673	14,313	14,995	25,716	31,676	32,449	36,077	34,206
Alberta	+ 11.9	49,068	43,850	51,732	77,187	68,372	65,755	71,662	69,210
British Columbia - Colombie-Britannique(2)	+ 18.7	53,261	44,863	54,992	93,510	80,962	74,560	86,877	85,775
	New passenger cars - Voitures particulières neuves								
CANADA	+ 23.8	445,057	359,467	402,346	659,552	602,530	529,850	570,542	562,630
Atlantic Provinces - Provinces Atlantiques ..	+ 26.8	27,901	22,003	22,265	34,340	35,244	29,875	33,548	33,601
Québec	+ 22.7	186,438	151,954	164,823	224,620	208,579	183,194	190,618	193,700
Ontario	+ 24.4	138,707	111,509	129,829	249,706	221,146	188,921	205,110	204,293
Manitoba	+ 16.8	14,252	12,205	13,787	21,089	20,188	19,110	19,627	15,785
Saskatchewan	+ 22.1	10,568	8,658	8,701	15,744	19,168	19,330	21,452	19,392
Alberta	+ 20.7	32,623	27,037	31,123	52,011	45,073	41,897	45,643	42,139
British Columbia - Colombie-Britannique(2)	+ 32.4	34,568	26,101	31,818	62,042	53,132	47,323	54,544	53,720
	Used passenger cars - Voitures particulières d'occasion								
CANADA	+ 0.9	178,601	176,939	214,871	281,693	287,920	270,785	297,593	312,810
Atlantic Provinces - Provinces Atlantiques ...	+ 0.2	11,187	11,165	13,721	18,362	19,956	16,979	19,799	21,070
Québec	- 0.5	58,433	58,718	68,240	86,078	89,388	86,765	93,296	107,480
Ontario	+ 3.1	59,917	58,108	73,325	99,687	102,665	91,175	100,015	99,351
Manitoba	+ 1.3	7,821	7,718	9,508	10,951	12,274	11,852	11,505	10,969
Saskatchewan	+ 8.0	6,105	5,655	6,294	9,972	12,508	12,919	14,625	14,814
Alberta	- 2.2	16,445	16,813	20,609	25,176	23,299	23,858	26,019	27,071
British Columbia - Colombie-Britannique(2)	- 0.4	18,693	18,762	23,174	31,467	27,830	27,237	32,334	32,055

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 3. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1965-1972 - Continued

TABLEAU 3. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1965-1972 - suite

Province	1972/71(1)	1972	1971	1970	1969	1968	1967	1966	1965
	% thousands of dollars - milliers de dollars								
	All other consumer goods - Tous autres biens de consommation								
CANADA	+ 18.0	317,549	269,106	348,214	240,047	203,025	194,651	189,733	192,478
Newfoundland - Terre-Neuve	+ 115.2	6,814	3,166	4,097	1,954	2,191	2,303	2,689	2,822
Prince Edward Island - Île-du-Prince-Édouard ..	- 3.6	596	612	783	471	428	185	114	193
Nova Scotia - Nouvelle- Écosse	+ 13.1	14,419	12,747	15,181	11,225	8,539	6,503	6,423	6,289
New Brunswick - Nouveau- Brunswick	+ 42.1	6,833	4,808	6,915	6,070	4,987	3,801	4,077	5,060
Québec	+ 22.2	83,124	68,018	84,424	60,633	52,979	61,730	73,078	73,014
Ontario	+ 2.4	101,800	99,370	147,625	68,678	58,115	55,849	60,511	60,893
Manitoba	- 11.8	7,487	8,491	10,965	9,143	9,984	11,442	4,319	6,847
Saskatchewan	+ 27.4	7,319	5,746	8,190	11,802	12,946	10,228	5,416	6,792
Alberta	+ 30.0	36,632	28,225	33,827	35,076	28,891	23,468	18,667	17,888
British Columbia - Colombie-Britannique(2)	+ 38.5	52,525	37,923	36,207	34,995	23,965	19,142	14,439	12,680
	New and used commercial vehicles - Véhicules utilitaires, neufs et d'occasion								
CANADA	+ 26.5	669,939	529,490	484,034	323,960	227,234	199,703	197,503	180,530
Newfoundland - Terre-Neuve	- 12.3	5,799	6,611	4,732	4,337	4,137	3,731	4,314	3,861
Prince Edward Island - Île-du-Prince-Édouard ..	- 43.3	303	534	483	854	664	496	550	651
Nova Scotia - Nouvelle- Écosse	+ 32.1	19,393	14,684	16,355	10,062	9,363	5,794	5,027	4,248
New Brunswick - Nouveau- Brunswick	+ 19.6	14,678	12,270	11,854	10,944	6,491	7,119	5,101	5,578
Québec	+ 33.7	178,169	133,233	112,437	71,427	54,931	49,808	44,757	50,245
Ontario	+ 22.2	245,177	200,707	177,174	100,879	67,268	58,081	57,715	44,382
Manitoba	+ 25.2	23,491	18,767	19,415	11,314	9,272	9,426	9,130	7,655
Saskatchewan	+ 6.9	15,046	14,080	15,857	12,988	13,267	13,970	14,015	12,194
Alberta	+ 20.3	71,400	59,339	55,096	48,709	34,176	31,383	30,330	27,121
British Columbia - Colombie-Britannique(2)	+ 39.3	96,483	69,265	70,631	52,446	27,665	19,895	26,564	24,595
	New commercial vehicles - Véhicules utilitaires neufs								
CANADA	+ 26.7	576,397	454,937	407,626	250,776	171,298	149,152	146,485	129,181
Atlantic Provinces - Provinces Atlantiques ..	+ 23.1	35,193	28,586	27,910	20,943	16,464	13,295	11,528	10,609
Québec	+ 32.5	156,161	117,884	97,039	56,958	42,944	38,384	33,618	38,209
Ontario	+ 21.8	218,907	179,800	155,005	81,241	53,189	45,374	45,865	34,411
Manitoba	+ 23.7	19,229	15,549	15,711	7,479	6,587	6,806	6,328	4,581
Saskatchewan	+ 4.7	10,810	10,325	11,018	8,298	8,563	9,703	9,785	8,041
Alberta	+ 21.6	58,049	47,730	43,116	35,813	24,326	22,420	21,651	16,887
British Columbia - Colombie-Britannique(2)	+ 41.7	78,048	55,063	57,827	40,044	19,225	13,170	17,710	16,443

(1) Over the year percentage change - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 3. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1965-1972 - Concluded

TABLEAU 3. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1965-1972 - fin

Province	1972/71(1)	1972	1971	1970	1969	1968	1967	1966	1965
	thousands of dollars - milliers de dollars								
	Used commercial vehicles - Véhicules utilitaires d'occasion								
CANADA	+ 25.5	93,542	74,553	76,408	73,184	55,936	50,551	51,018	51,349
Atlantic Provinces - Provinces Atlantiques ..	- 9.7	4,980	5,513	5,514	5,255	4,191	3,845	3,465	3,729
Québec	+ 43.4	22,008	15,349	15,398	14,468	11,987	11,424	11,139	12,036
Ontario	+ 25.7	26,270	20,907	22,169	19,638	14,079	12,707	11,850	9,971
Manitoba	+ 32.4	4,262	3,218	3,704	3,834	2,685	2,620	2,802	3,074
Saskatchewan	+ 12.8	4,236	3,755	4,839	4,691	4,704	4,267	4,230	4,153
Alberta	+ 15.0	13,351	11,609	11,980	12,896	9,850	8,963	8,678	10,234
British Columbia - Colombie-Britannique(2)	+ 29.8	18,435	14,202	12,804	12,402	8,440	6,725	8,854	8,152
	All other industrial and commercial goods - Tous autres biens commerciaux et industriels								
CANADA	+ 19.3	406,396	340,661	352,177	428,267	295,653	261,834	270,359	328,257
Newfoundland - Terre-Neuve	- 4.8	2,826	2,969	2,901	3,137	2,128	2,312	3,101	3,750
Prince Edward Island - Île-du-Prince-Édouard ..	+ 2.8	1,780	1,731	1,744	1,870	373	333	283	601
Nova Scotia - Nouvelle- Écosse	+ 28.7	15,998	12,428	12,339	11,299	9,371	10,844	11,262	10,878
New Brunswick - Nouveau- Brunswick	+ 35.0	10,802	8,003	7,797	6,620	4,242	5,926	4,980	6,118
Québec	+ 3.3	82,883	80,224	75,860	82,561	65,754	56,741	68,255	89,544
Ontario	+ 23.2	120,334	97,682	111,276	118,984	85,711	73,249	70,170	91,251
Manitoba	+ 41.6	24,104	17,023	16,558	19,535	13,745	13,353	13,936	13,106
Saskatchewan	+ 26.0	22,297	17,696	25,951	34,524	19,684	18,134	20,104	22,072
Alberta	+ 18.5	57,976	48,905	48,795	70,910	48,354	41,818	40,877	43,121
British Columbia - Colombie-Britannique(2)	+ 24.8	67,396	54,000	48,956	78,827	46,291	39,124	37,391	47,814
	Total balances outstanding - Total créances actives								
CANADA	+ 14.7	2,228,416	1,943,087	2,249,110	2,180,817	1,787,012	1,736,933	1,851,796	1,796,045
Newfoundland - Terre-Neuve	+ 16.5	22,934	19,684	19,133	20,502	20,182	18,087	22,449	19,222
Prince Edward Island - Île-du-Prince-Édouard ..	- 6.0	4,476	4,760	5,585	6,052	3,756	3,183	3,828	4,306
Nova Scotia - Nouvelle- Écosse	+ 19.8	80,284	67,037	79,948	63,693	54,083	46,490	47,739	45,902
New Brunswick - Nouveau- Brunswick	+ 22.3	49,649	40,581	49,461	54,431	44,262	44,347	46,605	45,924
Québec	+ 12.2	661,065	589,138	625,054	609,948	551,402	571,708	638,474	617,155
Ontario	+ 13.4	734,774	648,178	752,798	696,000	576,544	528,485	557,709	561,819
Manitoba	+ 9.6	83,805	76,461	84,225	82,333	73,212	66,864	64,727	60,762
Saskatchewan	+ 12.1	65,356	58,295	83,739	98,993	84,795	83,372	86,891	83,380
Alberta	+ 15.7	231,129	199,690	254,376	267,707	188,344	189,411	186,080	176,266
British Columbia - Colombie-Britannique(2)	+ 23.3	294,944	239,262	294,791	281,158	190,432	184,986	197,294	181,308

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 4. Motor Vehicle Sales in Canada Financed by Sales Financing Companies, 1947-1972

No.	Year — Année	New passenger cars — Voitures particulières neuves						Used passenger cars — Voitures particulières d'occasion	
		Number sold(1) — Nombre vendu(1)	Number financed(2) — Nombre financé(2)	Percentage financed — Proportion financée	Value of total sales — Valeur des ventes	Amount financed(2) — Montant financé(2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé
				%	\$'000		%		\$'000
1	1947	159,205	27,409	17.2	283,190	32,419	11.4	56,024	29,643
2	1948	145,655	29,923	20.5	282,904	37,680	13.3	83,323	53,255
3	1949	202,318	53,185	26.3	412,298	71,044	17.2	124,595	81,983
4	1950	324,903	97,051	29.9	661,674	131,003	19.8	189,635	120,771
5	1951	275,686	81,726	29.6	683,183	110,146	16.1	239,140	138,775
6	1952	292,095	124,879	42.8	725,168	194,422	26.8	375,825	283,069
7	1953	359,172	146,431	40.8	899,726	252,160	28.0	382,106	320,321
8	1954	310,546	126,099	40.6	797,554	230,900	29.0	325,953	269,144
9	1955	386,962	156,191	40.4	1,023,351	305,069	29.8	355,638	294,508
10	1956	408,233	190,109	46.6	1,128,640	408,993	36.2	382,026	337,154
11	1957	382,023	171,904	45.0	1,087,620	385,043	35.4	365,883	344,799
12	1958	376,723	147,402	39.1	1,110,724	335,827	30.2	339,414	333,011
13	1959	425,038	158,022	37.2	1,240,961	371,392	29.9	315,898	322,746
14	1960	447,771	164,335	36.7	1,289,073	377,851	29.3	291,560	298,415
15	1961	437,319	141,234	32.3	1,290,026	330,199	25.6	248,728	250,366
16	1962	502,565	154,561	30.8	1,482,407	380,879	25.7	248,186	264,924
17	1963	557,787	168,161	30.1	1,716,121	442,186	25.8	247,449	287,875
18	1964	616,759	186,361	30.2	1,936,258	511,367	26.4	250,333	318,565
19	1965	708,716	199,587	28.2	2,267,314	562,630	24.8	225,553	312,810
20	1966	694,820	198,261	28.5	2,274,083	570,542	25.1	209,162	297,593
21	1967	679,435	174,270	25.6	2,210,309	529,850	24.0	184,409	270,785
22	1968	741,915	189,552	25.5	2,481,141	602,530	24.3	186,323	287,920
23	1969	760,803	201,178	26.4	2,603,835	659,552	25.3	176,196	281,693
24	1970	640,360	167,623	26.2	2,158,543	558,802	25.9	135,143	214,871
25	1971	780,762	167,749	21.5	2,737,516	548,126	20.0	116,627	176,939
26	1972	858,959	198,463	23.1	3,172,676	650,465	20.5	116,238	178,601

(1) Source: New motor vehicle sales (Catalogue No. 63-208).

(2) New passenger cars financed for business purposes are included with passenger cars.

TABLEAU 4. Ventes de véhicules automobiles au Canada financées par les sociétés de financement des ventes, 1947-1972

New commercial vehicles — Véhicules utilitaires neufs						Used Commercial Vehicles — Véhicules utilitaires d'occasion		New and used vehicles Total Véhicules neufs et d'occasion		N ^o
Number sold (1) — Nombre vendu (1)	Number financed (2) — Nombre financé (2)	Percentage financed — Proportion financée	Value of total sales — Valeur des ventes	Amount financed (2) — Montant financé (2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé	Number financed — Nombre financé	Amount financed — Montant financé	
		%	\$'000		%		\$'000		\$'000	
71,050	19,291	27.2	133,047	33,004	24.8	16,143	13,679	118,867	108,745	1
75,645	21,944	29.0	156,313	36,126	23.1	20,444	17,894	155,634	144,955	2
84,023	28,317	33.7	176,427	44,467	25.2	26,891	21,690	232,988	219,184	3
104,792	38,253	36.5	223,995	60,432	27.0	39,742	29,875	364,681	342,081	4
109,962	44,529	40.5	266,977	81,057	30.4	58,435	46,693	423,830	376,671	5
108,682	47,708	43.9	278,495	98,032	35.2	71,942	64,166	620,354	639,689	6
103,354	42,621	41.2	262,745	90,087	34.3	69,354	62,977	640,512	725,545	7
72,082	28,005	38.9	191,964	61,359	32.0	58,671	50,243	538,728	611,646	8
78,716	28,936	36.8	232,539	70,928	30.5	58,565	48,823	599,330	719,328	9
91,688	34,796	38.0	326,735	111,951	34.3	56,818	52,735	663,749	910,833	10
76,276	29,116	38.2	281,311	95,056	33.8	48,348	53,624	615,251	878,522	11
68,046	21,119	31.0	254,742	70,280	27.6	42,432	47,432	550,367	786,550	12
77,588	25,453	32.8	299,207	94,707	31.7	41,975	59,457	541,348	848,302	13
75,417	24,864	33.0	285,754	97,506	34.1	39,752	56,634	520,511	830,406	14
74,160	22,177	29.9	261,382	86,760	33.2	32,714	47,000	444,853	714,325	15
82,645	23,762	28.8	300,509	94,454	31.4	31,392	48,771	457,901	789,028	16
97,202	27,143	27.9	345,918	108,152	31.3	30,651	50,750	473,404	888,963	17
109,120	28,934	26.5	401,544	123,458	30.7	29,441	51,240	495,069	1,004,630	18
122,279	30,213	24.7	472,015	129,181	27.4	26,736	51,349	482,089	1,055,970	19
132,611	33,648	25.4	550,508	146,485	26.6	26,100	51,018	467,171	1,065,638	20
135,872	32,449	23.9	588,057	149,152	25.4	24,353	50,551	415,481	1,000,338	21
147,538	37,665	25.5	634,648	171,298	27.0	25,001	55,936	438,541	1,117,684	22
156,702	43,721	27.9	719,044	250,776	34.9	27,108	73,184	448,203	1,265,205	23
133,881	34,505	25.8	653,787	251,170	38.4	25,046	76,408	362,317	1,101,251	24
159,570	36,976	23.2	815,535	266,278	32.7	23,074	74,553	344,426	1,065,896	25
206,662	45,357	21.9	1,142,754	370,989	32.5	22,807	93,542	382,865	1,293,597	26

(1) Ventes de véhicules automobiles neufs (N^o de catalogue 63-208).

(2) Voitures particulières neuves financées à des fins commerciales sont incluses avec les voitures particulières.

TABLE 5. Number of Motor Vehicles Financed, by Provinces and by Months, 1972

TABLEAU 5. Nombre de véhicules automobiles financés, par province et par mois, 1972

Month - Mois	Canada	Atlantic Provinces - Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britan- nique(1)
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	149,668	9,612	63,690	45,844	4,748	3,505	10,757	11,512
January - Janvier	6,825	393	2,893	2,107	238	145	510	539
February - Février	8,696	542	3,426	2,771	284	218	676	779
March - Mars	10,820	704	4,681	3,205	330	279	786	835
April - Avril	15,027	901	7,079	4,244	415	351	1,017	1,020
May - Mai	17,526	1,108	8,344	5,141	547	326	1,014	1,046
June - Juin	16,658	1,130	7,455	4,871	512	363	1,128	1,199
July - Juillet	14,967	1,071	6,573	4,481	429	321	1,020	1,072
August - Août	12,812	899	5,019	4,000	439	375	1,017	1,063
September - Septembre	10,956	743	4,153	3,508	381	279	912	980
October - Octobre	14,308	873	5,797	4,485	521	337	1,104	1,191
November - Novembre	11,854	697	4,702	3,959	330	296	914	956
December - Décembre	9,219	551	3,568	3,072	322	215	659	832
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	94,152	5,749	23,070	37,829	3,280	2,100	9,963	12,161
January - Janvier	5,979	298	1,567	2,619	177	107	554	657
February - Février	6,543	368	1,605	2,674	194	149	687	866
March - Mars	7,278	463	1,664	2,781	328	187	864	991
April - Avril	8,370	501	1,631	3,652	285	196	810	1,295
May - Mai	10,583	704	2,683	4,027	417	230	1,276	1,246
June - Juin	10,121	637	2,491	4,058	326	205	958	1,446
July - Juillet	7,768	538	1,712	3,026	301	201	934	1,056
August - Août	5,555	348	1,206	2,039	248	155	676	883
September - Septembre	4,595	314	1,170	1,519	159	128	556	749
October - Octobre	8,954	661	2,141	3,833	282	235	853	949
November - Novembre	9,848	554	2,670	4,178	261	180	969	1,036
December - Décembre	8,558	363	2,530	3,423	302	127	826	987
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	116,238	8,251	40,545	34,434	5,236	4,747	11,319	11,706
January - Janvier	7,242	474	2,593	2,140	376	299	714	646
February - Février	9,462	684	3,169	2,868	440	355	960	986
March - Mars	10,485	665	3,666	3,201	463	379	1,039	1,072
April - Avril	12,216	855	4,637	3,422	521	499	1,128	1,154
May - Mai	12,994	968	5,019	3,662	579	468	1,171	1,127
June - Juin	11,926	884	4,344	3,541	491	448	1,132	1,086
July - Juillet	10,787	787	3,884	3,051	491	431	1,090	1,053
August - Août	9,392	673	2,976	2,856	438	438	957	1,054
September - Septembre	7,614	574	2,349	2,319	369	361	754	888
October - Octobre	8,846	634	2,951	2,669	415	371	866	940
November - Novembre	8,602	603	2,822	2,714	341	383	771	968
December - Décembre	6,672	450	2,135	1,991	312	315	737	732
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	22,807	1,522	4,980	5,538	1,040	1,519	4,128	4,080
January - Janvier	1,482	106	329	344	73	89	286	255
February - Février	1,685	117	326	386	85	127	306	338
March - Mars	1,827	106	404	428	100	104	342	343
April - Avril	2,144	134	454	579	99	133	386	359
May - Mai	2,456	174	576	603	103	161	466	373
June - Juin	2,144	159	481	551	104	145	360	344
July - Juillet	2,044	129	451	482	89	130	377	386
August - Août	1,886	140	398	438	81	145	326	358
September - Septembre	1,859	110	394	421	73	122	316	423
October - Octobre	1,788	109	408	429	75	122	332	313
November - Novembre	1,854	125	382	463	90	126	355	313
December - Décembre	1,638	113	377	414	68	115	276	275

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 6. Amount of Motor Vehicle Financing, by Provinces and by Months, 1972

TABLEAU 6. Montant du financement de véhicules automobiles, par province et par mois, 1972

Month - Mois	Canada	Atlantic Provinces - Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britan- nique(1)
thousands of dollars - milliers de dollars								
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	445,057	27,901	186,438	138,707	14,252	10,568	32,623	34,568
January - Janvier	19,805	1,104	8,123	6,360	694	421	1,510	1,593
February - Février	25,324	1,550	9,833	8,301	826	633	1,996	2,185
March - Mars	31,910	2,017	13,608	9,697	947	876	2,331	2,434
April - Avril	44,417	2,583	20,553	12,847	1,257	1,020	3,059	3,098
May - Mai	51,315	3,158	23,850	15,501	1,621	974	3,102	3,109
June - Juin	49,401	3,312	21,580	14,738	1,549	1,143	3,425	3,654
July - Juillet	44,506	3,097	19,141	13,656	1,275	986	3,112	3,239
August - Août	37,741	2,549	14,689	11,792	1,335	1,111	3,084	3,181
September - Septembre	32,267	2,067	12,181	10,383	1,142	837	2,722	2,935
October - Octobre	44,194	2,641	18,052	13,833	1,592	1,028	3,400	3,648
November - Novembre	36,005	2,160	14,180	12,101	1,011	892	2,774	2,887
December - Décembre	28,172	1,663	10,648	9,498	1,003	647	2,108	2,605
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	576,397	35,193	156,161	218,907	19,229	10,810	58,049	78,048
January - Janvier	34,353	1,760	9,730	13,898	1,088	527	3,322	4,028
February - Février	36,486	2,126	9,391	13,991	1,150	685	4,200	4,943
March - Mars	42,538	2,651	10,379	16,187	2,043	980	4,299	5,969
April - Avril	48,302	2,634	10,927	20,399	1,431	1,004	4,223	7,684
May - Mai	64,384	4,177	17,140	23,527	2,340	1,173	8,102	7,925
June - Juin	59,369	4,161	15,468	22,403	1,993	1,076	5,579	6,889
July - Juillet	49,858	3,219	12,771	18,580	1,723	935	5,732	6,898
August - Août	36,947	2,689	9,678	12,678	1,421	780	3,965	5,736
September - Septembre	34,353	2,164	11,862	10,308	984	897	3,282	4,856
October - Octobre	52,798	3,359	14,252	20,991	1,683	1,028	4,950	6,535
November - Novembre	63,289	3,755	17,780	25,509	1,526	1,011	5,746	7,962
December - Décembre	53,720	2,498	16,783	20,436	1,817	714	4,649	6,823
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	178,601	11,187	58,433	59,917	7,821	6,105	16,445	18,693
January - Janvier	10,859	635	3,744	3,492	596	387	1,039	966
February - Février	14,395	881	4,464	4,916	667	488	1,468	1,511
March - Mars	15,824	856	5,122	5,471	688	500	1,518	1,669
April - Avril	18,415	1,121	6,441	5,943	753	648	1,630	1,879
May - Mai	19,539	1,325	6,989	6,263	837	612	1,687	1,826
June - Juin	17,878	1,181	5,985	6,097	731	560	1,601	1,723
July - Juillet	16,181	1,015	5,393	5,346	711	511	1,534	1,671
August - Août	14,109	875	4,265	4,801	649	538	1,376	1,605
September - Septembre	11,466	783	3,373	3,934	523	436	1,014	1,403
October - Octobre	14,270	929	4,651	4,821	641	496	1,256	1,476
November - Novembre	14,377	927	4,435	5,152	539	507	1,152	1,665
December - Décembre	11,288	659	3,571	3,681	486	422	1,170	1,299
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	93,542	4,980	22,008	26,270	4,262	4,236	13,351	18,435
January - Janvier	5,603	299	1,288	1,484	342	245	889	1,056
February - Février	6,417	320	1,390	1,617	290	378	925	1,497
March - Mars	7,062	388	1,538	1,940	418	273	1,052	1,453
April - Avril	8,522	405	1,823	2,763	448	361	1,201	1,521
May - Mai	9,934	512	2,409	2,875	440	438	1,521	1,739
June - Juin	8,830	516	2,025	2,440	498	494	1,148	1,709
July - Juillet	8,260	451	2,138	2,162	415	293	1,093	1,708
August - Août	7,727	453	1,880	2,137	256	541	1,071	1,389
September - Septembre	7,988	353	2,032	2,244	269	332	1,101	1,657
October - Octobre	7,578	442	1,890	2,128	270	286	1,004	1,558
November - Novembre	7,988	451	1,732	2,276	336	325	1,296	1,572
December - Décembre	7,633	390	1,863	2,204	280	270	1,050	1,576

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 7. Wholesale Financing and Average Repayment Terms on Retail Paper Purchased by Sales Financing Companies - 1956-1972 and Quarters 1971-1972

TABLEAU 7. Financement à la vente en gros et échéance moyenne de remboursement des effets du commerce de détail achetés par des sociétés de financement des ventes - 1956 à 1972 et trimestres 1971-1972

Periods — Périodes	Wholesale financing — Financement au stade de gros			Average repayment terms on retail paper purchased — Échéance moyenne de remboursement sur titres achetés au niveau du détail			
	Paper purchased — Titres achetés	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)	Passenger cars and commercial vehicles — Voitures parti- culières et véhi- cules utilitaires		Other consumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
				New	Used		
				— Neufs	— D'occasion		
				months — mois			
	millions of dollars — millions de dollars						
1956	1,213.0	..	182.0	..	..	..	..
1957	1,185.0	1,165.0	202.0	..	..	..	..
1958	1,104.9	1,116.2	190.7	24.1	17.0	20.1	25.1
1959	1,306.9	1,300.8	196.8	25.2	17.6	23.2	26.9
1960	1,353.5	1,320.9	229.4	25.9	17.6	23.3	27.9
1961	1,282.5	1,328.1	183.8	26.5	17.9	24.4	29.8
1962	1,566.4	1,510.2	240.0	27.6	19.0	24.8	31.6
1963	1,861.8	1,800.6	301.2	28.7	20.2	24.4	32.6
1964	2,063.5	2,097.1	267.6	29.4	21.6	23.6	31.7
1965	2,659.3	2,474.7	452.2	29.1	22.4	24.5	32.3
1966	2,498.7	2,526.7	424.2	29.2	22.6	24.4	31.0
1967	2,546.9	2,525.1	446.0	29.3	22.8	24.6	31.3
1968	3,020.8	2,863.2	603.6	29.9	23.2	27.3	32.8
1969	3,177.2	3,095.8	685.0	30.1	23.5	29.3	33.1
1970	2,548.8	2,708.8	525.0	29.7	22.9	36.5	32.7
1971	3,863.7	3,664.1	724.6	28.7	23.0	39.9	33.8
1972	4,134.9	4,026.6	832.8	32.0	23.9	45.1	35.0
1971 — I	784.6	570.6	739.0	28.1	22.9	37.8	34.4
II	1,393.3	1,391.5	740.8	28.5	22.9	43.9	33.3
III	683.9	756.3	668.4	29.9	23.1	42.3	33.6
IV	1,001.9	945.7	724.6	28.3	23.2	35.7	33.7
1972 — I	871.6	718.9	877.3	31.0	23.7	41.5	34.6
II	1,176.4	1,280.0	773.7	31.7	23.6	47.0	34.5
III	810.9	871.0	713.6	33.7	24.0	49.6	35.0
IV	1,276.0	1,156.7	832.8	31.6	24.2	42.2	35.8

TABLE 8. New Passenger Cars Financed for Commercial Purposes

TABLEAU 8. Voitures particulières neuves financées à des fins commerciales

Periods — Périodes	Number — Nombre	Volume — Titres achetés	Balances outstanding — Créances actives
dollars			
1970	41,364	156,456,510	182,317,357
1971	46,261	188,658,941	207,271,487
1972	48,795	205,408,255	241,502,689
January — Janvier	3,674	15,165,072	199,767,373
February — Février	3,738	15,262,340	201,576,320
March — Mars	3,967	15,934,605	213,112,906
April — Avril	4,338	17,824,118	218,714,121
May — Mai	5,545	24,493,894	225,500,331
June — Juin	5,291	21,968,361	233,374,738
July — Juillet	3,681	15,745,358	237,543,914
August — Août	2,041	9,049,504	232,464,286
September — Septembre	1,410	5,916,514	221,877,793
October — Octobre	4,765	20,039,069	227,926,679
November — Novembre	5,496	23,449,982	238,296,384
December — Décembre	4,849	20,559,438	241,502,689

TABLE 9. Lease and Rental Financing

TABLEAU 9. Financement de baux et de contrats de location

Periods — Périodes	Motor vehicles — Véhicules automobiles			All other (machinery and equipment) — Tous autres (machines, matériel, etc.)		
	Amount Financed — Montant du financement	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)	Amount Financed — Montant du financement	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)
\$'000						
1970	27,974	19,828	46,870	84,387	27,690	183,520
1971	24,703	...	40,380	90,504	...	223,939
1972	46,046	22,192	64,234	172,965	71,928	334,996
1972 — I	8,855	4,974	44,261	28,262	17,505	244,716
II	13,137	7,046	50,352	24,371	13,589	255,498
III	8,661	4,252	54,761	43,345	12,384	286,459
IV	15,393	5,920	64,234	76,987	28,450	334,996

List of Sales Financing Companies Covered at December 31, 1972

Répertoire des sociétés de financement au 31 décembre 1972

Name - Nom	Address - Adresse
Acadia Acceptance Co. Ltd.	5645 Cambie St., Vancouver 15, B.C.
Ace Finance Corp. Ltd.	4770 Kent Ave., Room 100, Montréal 249, Qué.
Acme Acceptance (London) Ltd.	Box 531, 110 Dundas St., London 12, Ont.
Admiral Acceptance Corp. Ltd.	2655 Yonge St., Toronto 315, Ont.
Adsa Acceptance Corp. Ltd.	73 Agengold Ave., Toronto 19, Ont.
Associates Acceptance Co. Ltd.	Associates Bldg., South Bend, Indiana 46624, U.S.A.
Automotive Finance Corp. Ltd.	42 James S., Room 48, Hamilton 10, Ont.
Avco Financial Services Canada Ltd.	201 Queen's Ave., London 12, Ont.
B & M Finance Corp.	133 Rue Notre Dame, C.P. 247, St. Rémi, Qué.
Baker Acceptance Co. Ltd.	500 University Ave., Toronto 101, Ont.
Beneficial Finance Co. of Canada Ltd.	2010 Yonge St., Toronto 295, Ont.
Bonaccord Finance Corp. Ltd.	822 Main St., Moncton, N.B.
Borg-Warner Acceptance Canada Ltd.	2025 Sheppard Ave., E. Willowdale, Ont.
Brentwood Investments Ltd.	4650 Lougheed Highway, North Burnaby, B.C.
Brock Acceptance Company	388 Portage Ave., Winnipeg, Man.
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto 195, Ont.
Capital Finance Ltd.	112 Adelaide St., E., Toronto 210, Ont.
Capri Finance Corp.	3897 Ave. Bannantyne, Verdun, Qué.
Carling Acceptance Ltd.	56 Sparks St., Ottawa, Ont.
Chrysler Credit Canada Ltd.	P.O. Box 5360, Detroit, Michigan, 48235, U.S.A.
Citizen's Finance Co. Ltd.	1320 Fenwick Lane, Silver Springs, Maryland, U.S.A.
Clark Equipment Credit of Canada	1195 Talbot Street, St. Thomas, Ont.
Coast Finance Ltd.	800 Kingsway, Vancouver 10, B.C.
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué.
Commercial Credit Corp. Ltd.	95 St. Clair Ave., W., Toronto 195, Ont.
Commodity Discount Ltd.	4141 Sherbrooke St., W., Montréal 215, Qué.
Consumer's Finance Corp. Ltd.	Box 129, Mission City, B.C.
Continental Discount Corp.	71-41ème Ave., La Sarre, Qué.
Credit Stanstead Inc.	CP 729, 7 rue Court, Coaticook, Qué.
Danforth Discount Ltd.	898 Danforth Ave., Toronto 275, Ont.
Dual Acceptance Ltd.	5333 St James St., West, Montréal, Qué.
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor 14, Ont.
Equipment Finance Corp. Ltd.	407 McGill St., Montréal 126, Qué.
Federal Acceptance Corp.	4141 Sherbrooke St., W., Westmount, Qué.
Finance Ferland Inc.	465 Notre-Dame, Ste. Marie, Beauce, Qué.
Finance Locale Inc.	49 Boul., Jacques Cartier S., Mont Joli, Qué.
Finance Mercantile Inc.	1900 rue Moreau, Montréal, Qué.
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121, U.S.A.
Frontier Acceptance Corp. Ltd.	195 Dufferin Ave., Box 5376, London, Ont.
Garry Finance Corp. Ltd.	201 Lindsay Bldg., Winnipeg, Man.
Gateway Finance Corp. Ltd.	335 East Broadway, Vancouver, B.C.
General Discount Corp. Ltd.	7 Queen St., E., Suite 250, Toronto 205, Ont.
General Motors Acceptance Corp. of Canada Ltd.	145 King St., W., Toronto, Ont.
Gibraltar Discount Co. Ltd.	233 Carlaw Ave., Toronto, Ont.
Granby Finance Corp.	50 Rue Centre, Granby, Qué.
Guardian Finance Group	298 Garry St., Winnipeg, Man.
Gulf Acceptance Corp. Ltd.	3220 Wellington St., Verdun, Qué.
Hamco Investment Inc.	1330 Maguire Ave., Sillery, Qué.
Hamilton Discount Corp. Ltd.	42 James St. N., Hamilton 11, Ont.
Hartford Finance Factors Ltd.	1373 Kingsway, Vancouver, B.C.
Hartex Investments Ltd.	2333 Government St., Victoria, B.C.
Hemevans Investments Ltd.	302 - 3rd Floor C.P.R. Bldg., Edmonton, Alta.
Household Finance Corp. of Canada	85 Bloor St., E., Toronto 285, Ont.
Husmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont.
IAC Limited	45 St. Clair Ave., W., Toronto 7, Ont.
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton 23, Ont.
Island Finances Ltd.	762 Fort St., Victoria, B.C.
Jaeger Finance of Canada Ltd.	Gaylord Road, St. Thomas, Ont.
Juliet Investments Ltd.	Room 407 - 980 W., Pender St., Vancouver 1, B.C.
Kenright Securities Ltd.	1008 Wall Street, Winnipeg 3, Man.
Kimberly Finance Corporation Ltd.	797 Don Mills Rd., Suite 711, Don Mills, Ont.
Koehring Finance Canada	P.O. Box 490, Brantford, Ont.

List of Sales Financing Companies Covered at December 31, 1972 - Concluded

Répertoire des sociétés de financement au 31 décembre 1972 - fin

Name - Nom	Address - Adresse
La Cie de Finance J. Cardinal Ltée	6915 - 19ième Ave., Montréal 408, Qué.
La Société Financière du Québec Ltée	312 Rue St. Jacques, L'Assomption, Qué.
Laurentide Financial Corp. Ltd.	1177 W. Hastings St., Vancouver 5, B.C.
Les Mutuellistes - Caisse d'Épargne et de Crédit	27 Rue Mgr. Verreault, Mont Joli, Qué.
London Credit Company Ltd.	Water Street, St. John's, Nfld.
Mack Financial (Canada) Ltd.	1350 The Queensway, Toronto 540, Ont.
Mars Finance Inc.	31 Rue Racine O., Chicoutimi, Qué.
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St. W., Toronto 150, Ont.
Mid-City Acceptance Corp. Ltd.	1373 Kingsway, Vancouver 10, B.C.
Mutual Discount Co.	3532 Eglinton Ave. W., Toronto 335, Ont.
Niagara Finance Co. Ltd.	1300 Yonge St., Toronto 7, Ont.
Northern Ontario Acceptance Co. Ltd.	4600 Toronto Dominion Centre, Toronto 111, Ont.
Ocean Co. Ltd.	Box 638, Windsor, N.S.
Overland Acceptance Ltd.	3750 Kitchener, Burnaby, B.C.
Paramount Discount Corp. 1961 Ltd.	105 Main St. E., Hamilton 20, Ont.
Par Finance Co. Ltd.	1526 Ottawa St., Windsor, Ont.
Permanent Acceptance Ltd.	Box 819, Flin Flon, Man.
H.G. Pett Finance Co.	85 Dawlish Ave., Toronto 317, Ont.
Primaco Ltée	10 Ouest rue St. Jacques, Montréal, Qué.
Provident Finance Corp. Ltd.	335 E. Broadway, Vancouver 10, B.C.
Regent Acceptance Corp. Ltd.	143 Main St. E., P.O. Box 635, Hamilton 20, Ont.
Sarnia Acceptance Ltd.	460 Christina St., Sarnia, Ontario
Seaboard Acceptance Corp. Ltd.	2211 W. 4th Ave., Vancouver 9, B.C.
Severn Investment Co. Ltd.	8 Peter Street South, Orillia, Ont.
Signature Finance Ltd.	10832 - 82nd Ave., Edmonton 60, Alta.
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man.
Superior Acceptance Corp. Ltd.	22 College St., Toronto 181, Ont.
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto 285, Ont.
Transamerica Financial Corp. Can.	120 Eglinton Ave. E., Toronto 315, Ont.
Trans-Canada Credit Corp. Ltd.	625 Church St., Toronto 285, Ont.
Triad Acceptance Co.	90 Eglinton Ave. E., Toronto 315, Ont.
Tri-State Acceptance Co. Ltd.	510-532 Donald St., Winnipeg, Man.
Union Acceptance Corp. Ltd.	P.O. Box 5200, Vancouver, B.C.
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Dominions Finance Corp. Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Dominions Investments Ltd.	185 Bloor St. E., Toronto 285, Ont.
Walter E. Heller Canada Ltd.	105 West Adams St., Chicago, Illinois, U.S.A.
Wardley Canada Ltd.	900 West Pender St., Vancouver 1, B.C.
Wayne Sales Financial Corp.	2650 Metcalfe St., Windsor, Ont.
West Coast Finance Ltd.	47 W. Broadway, Vancouver 10, B.C.
Westcorp Industries Ltd.	407 - 980 W. Pender St., Vancouver 3, B.C.
Western Finance Co. Ltd.	714 Clarkson, New Westminster, B.C.
Westward Investments Ltd.	125 Higgins Ave., Winnipeg, Man.
White Motor Credit Corp. of Canada Ltd.	6205 Airport Rd., Malton, Ont.



**SALES FINANCING AND
CONSUMER CREDIT
1972**

Complete and mail one copy within
30 days of receipt.

Authority — Statistics Act, Chap. 15,
SC 1970-71.

(Exemplaires français disponibles sur demande)

Revise name or address if not correct

This report covers all companies engaged in instalment sales financing and contains the following Sections:

- Section 1 — Retail Sales Financing
- Section 2 — Provincial Distribution of Retail Sales Financing
- Section 3 — Wholesale Financing
- Section 4 — Consumer Financing
- Section 5 — Lease and Rental Financing

READ THESE NOTES BEFORE COMPLETING

1. Include all your Canadian branches in this report.
2. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space reserved below.
3. If you did not operate for the full calendar year, show data for that portion of the year during which you were in business.
4. If exact data are only available for group totals in Section 1, show these and estimate the commodity breakdown.
5. "Paper Purchased" during 1972 should show only the value of the original amount financed for goods secured by conditional sales agreements, omitting unearned finance charges. **Exclude** renewal transactions, paper bought from other financing firms and lease paper.
6. "Balances Outstanding" as at December 31, 1972 should show only the principal amount outstanding net of unearned finance charges for all paper on your books, including renewal transactions, whenever purchased. **Exclude** lease paper.
7. "Consumer Goods" are those bought for personal use and not for resale.
8. "Commercial and Industrial Goods" are those bought for business and farm use and not for resale.
9. "Lease Financing" covers only financing where no conditional sales agreement is involved and the financing company **itself** retains ownership of goods and acts as lessor.
10. Passenger cars financed for commercial purposes, e.g. taxis and other fleets, should be reported as "commercial vehicles."
11. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation under Remarks on page 4.

List companies combined in this report:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

1. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements)

Commodity Description	Retail paper purchased, 1972 (see notes 4 and 5)		Balances outstanding, December 31, 1972 (see note 6)
	Units	Dollar volume	
	(Exclude renewal transactions and paper purchased from other finance firms)		\$ (omit cents)
A. CONSUMER GOODS:			
(i) Motor vehicles:			
Passenger cars (see Notes 7, 10 and 11)	<div> <div></div> <div>New</div> <div>Used</div> </div>		
Sub-total, passenger cars			
(ii) Other consumer goods:			
T.V., radios, record players (and combination sets)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Electric and gas household appliances (refrigerators, stoves, washers, dryers, portable appliances, etc.)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Furniture and home furnishings	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Home improvement goods (heating, air conditioning and plumbing equipment, doors, windows and screens, etc.)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Mobile homes (at least 10 feet wide and 29 feet long)			
Recreational equipment (musical instruments, boats, snowmobiles, motorcycles, sporting goods, travel trailers, airplanes and helicopters)	<div> <div>x x x x x</div> </div>		
All other consumer goods (clothing, china, jewellery, etc.)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Sub-total, other consumer goods	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Total consumer goods	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles:			
Trucks, vans, buses and other commercial vehicles (see Notes 8, 10 and 11)	<div> <div>New</div> <div>Used</div> </div>		
Sub-total, commercial vehicles			
(ii) All other (farm, commercial and industrial machinery and equipment, etc.)	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
Total commercial and industrial goods	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		
GRAND TOTAL, RETAIL FINANCING	<div> <div>x x x x x</div> <div>x x x x x</div> </div>		

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1.

Note: Classify by province of origin rather than by location of office, if possible.

Note: Classify by province of origin rather than by location of office, if possible.

Province of origin	Total, all retail financing (consumer and commercial) \$ (omit cents)	Consumer goods paper purchased during 1972 (continued below)				All other consumer goods \$ (omit cents)
		Passenger cars (see note 10)				
		New		Used		
		Units	\$ (omit cents)	Units	\$ (omit cents)	
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
British Columbia						
Yukon and N.W.T.						
CANADA						

Province of origin	Commercial goods paper purchased during 1972					Total balances outstanding (consumer and commercial) December 31, 1972 (see note 6) \$ (omit cents)
	Commercial vehicles (see note 10)				All other commercial goods \$ (omit cents)	
	New		Used			
	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	
Newfoundland						
Prince Edward Island						
Nova Scotia						
New Brunswick						
Quebec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
British Columbia						
Yukon and N.W.T.						
CANADA						

OTHER FINANCING	Number of Units	Amount transacted during 1972	Balances outstanding, December 31, 1972
	x x x x x x x x x x x x x x x x x x x x	\$ (omit cents)	\$ (omit cents)
3. WHOLESALE FINANCING (financing of transactions between retail dealer and supplier)			
4. CONSUMER FINANCING: (Personal cash loans)	x x x x x x x x x x		(net)
(a) Loans subject to the Small Loans Act			
(b) Other personal cash loans over \$1,500 (include loans against cars and other consumer durable goods already paid for but exclude residential mortgage loans)	x x x x x x x x x x x x x x x x x x x x		(net)
5. LEASE AND RENTAL FINANCING: (see Note 9)			
(a) Passenger cars			
(b) Trucks, vans, buses and other commercial vehicles			
(c) All other (machinery and equipment, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		

CERTIFICATE

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From _____ 19 _____ to _____ 19 _____

Name (in block letters)	Title	
Signature	Tel. number	Date of this report
		19 _____

REMARKS



**FINANCEMENT DES VENTES ET
CRÉDIT À LA CONSOMMATION
1972**

Renvoyer un exemplaire dûment rempli au plus tard
30 jours après réception.

Déclaration exigée en vertu de la Loi
sur la statistique, c. 15, SC 1970-71.

(English copies available on request)

Corriger le nom et l'adresse s'il y a lieu

Le présent questionnaire s'adresse à toute société qui s'occupe du financement des ventes à tempérament; il renferme les sections suivantes:

Section 1 – Financement des ventes au détail

Section 2 – Répartition par province du financement des ventes au détail

Section 3 – Financement des ventes de gros

Section 4 – Prêts à la consommation

Section 5 – Financement de baux et de contrats de location

LIRE CES NOTES AVANT DE REMPLIR LE QUESTIONNAIRE

1. Le présent questionnaire s'applique à toutes vos succursales canadiennes.
2. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés ci-dessous.
3. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrivez les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
4. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
5. Les "**Effets de commerce achetés**" en 1972 doivent comprendre seulement la valeur du montant initial du financement pour les biens acquis par contrat de vente conditionnelle, sans les frais de financement non acquis. **Ne pas compter** les renouvellements, les effets achetés à d'autres sociétés de financement ni le financement de baux.
6. Les "**Soldes débiteurs**" au 31 décembre 1972 ne doivent comprendre que le montant principal à recouvrer, sans les frais de financement non acquis, à l'égard de tous les effets inscrits dans vos livres, y compris les renouvellements, quelle que soit la date de l'achat. **Ne pas compter** le financement de baux.
7. Les "**Biens de consommation**" sont ceux que l'on achète pour son usage personnel et non pour la revente.
8. Les "**Biens commerciaux et industriels**" sont ceux que l'on achète à des fins commerciales industrielles ou agricoles et non pour la revente.
9. Le "**Financement des baux**" porte uniquement sur les opérations de financement excluant les ventes sans condition et dans lesquelles les compagnies de prêt elles-mêmes gardent la propriété des biens et agissent à titre de bailleurs.
10. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme "véhicules utilitaires".
11. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication sous la rubrique. Remarques à la page 4.

Liste des sociétés visées par la présente déclaration:

- | | |
|----------|----------|
| 1. _____ | 4. _____ |
| 2. _____ | 5. _____ |
| 3. _____ | 6. _____ |

1. FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Marchandise	Effets de commerce achetés, 1972 (Voir notes 4 et 5)		Soldes débiteurs, 31 décembre 1972 (Voir note 6)
	Unités	Valeur en dollars	
	(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)		\$ (omettre les cents)
A. BIENS DE CONSOMMATION			
(i) Véhicules automobiles:			
Voitures particulières (Voir notes 7, 10 et 11)	Neuves		
	D'occasion		
Total partiel, voitures particulières			
(ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et ensembles radio-phono)	x x x x x x x x x x		
Appareils ménagers au gaz et à l'électricité (réfrigérateurs, cuisinières, machines à laver, sècheuses, appareils portatifs, etc.)	x x x x x x x x x x		
Meubles et articles d'ameublement	x x x x x x x x x x		
Biens pour améliorations aux habitations (matériel de chauffage, de climatisation et de plomberie, portes, fenêtres et moustiquaires, etc.)	x x x x x x x x x x		
Maisons mobiles (10 pieds de large et 29 de long au minimum)			
Matériel de loisirs, instruments de musique, bateaux, motoneiges, motocyclettes, articles de sport, caravanes, aéronefs	x x x x x x x x x x		
Autres biens de consommation (vêtements, porcelaine, bijoux, etc.)	x x x x x x x x x x		
Total partiel, autres biens de consommation	x x x x x x x x x x		
Total, biens de consommation	x x x x x x x x x x		
B. BIENS COMMERCIAUX ET INDUSTRIELS			
(i) Véhicules automobiles:			
Camions, autobus et autres véhicules utilitaires (Voir notes 8, 10 et 11)	Neufs		
	D'occasion		
Total partiel, véhicules utilitaires			
(ii) Autres (machines et matériel agricoles, commerciaux et industriels, etc.)	x x x x x x x x x x		
Total, biens commerciaux et industriels	x x x x x x x x x x		
TOTAL GÉNÉRAL, FINANCEMENT DES VENTES AU DÉTAIL	x x x x x x x x x x		

2. RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DÉTAIL, SUIVANT LA SECTION 1.

Nota: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau

Province d'origine	Total, financement des ventes au détail (biens de consommation et commerciaux)	Effets de commerce achetés en 1972 – biens de consommation (suite ci-dessous)				
		Voitures particulières (voir note 10)				Autres biens de consommation
		Neuves		D'occasion		
	\$ (omettre les cents)	Unités	\$ (omettre les cents)	Unités	\$ (omettre les cents)	\$ (omettre les cents)
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique						
Yukon et les T.N.-O.						
CANADA						

Province d'origine	Effets de commerce achetés en 1972 – biens à usage commercial					Total, solde débiteur (biens de consommation et commerciaux) 31 décembre 1972 (voir note 6)
	Véhicules utilitaires (voir note 10)				Autres biens commerciaux	
	Neufs		D'occasion			
	Unités	\$ (omettre les cents)	Unités	\$ (omettre les cents)	\$ (omettre les cents)	\$ (omettre les cents)
Terre-Neuve						
Île-du-Prince-Édouard						
Nouvelle-Écosse						
Nouveau-Brunswick						
Québec						
Ontario						
Manitoba						
Saskatchewan						
Alberta						
Colombie-Britannique						
Yukon et les T.N.-O.						
CANADA						

AUTRES GENRES DE FINANCEMENT	Nombre d'unités	Montant des opérations 1972	Soldes débiteurs, 31 décembre 1972
	x x x x x	\$ (omettre les cents)	\$ (omettre les cents)
3. FINANCEMENT DES VENTES EN GROS (financement des opérations entre détaillants et grossistes)	x x x x x		
	x x x x x		
	x x x x x		
4. PRÊTS À LA CONSOMMATION:			
a) Prêts réglementés par la loi sur les petits prêts	x x x x x		(net)
	x x x x x		
b) Autres prêts personnels en espèces dépassant \$1,500 (inclure les prêts garantis par les automobiles et les autres biens de consommation déjà payés mais exclure les prêts hypothécaires résidentiels)	x x x x x		
	x x x x x		(net)
	x x x x x		
5. FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION (Voir Note 9)			
a) Voitures particulières			
b) Camions, autobus, et autres véhicules commerciaux			
	x x x x x		
	x x x x x		
c) Tous autres (machines et matériel, etc.)			
TOTAL	x x x x x		
	x x x x x		

ATTESTATION

J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:

Du _____ 19 _____ au _____ 19 _____

Nom (en lettres moulées)	Titre	
Signature	N° de tél.	Date
		19

REMARQUES

Publications de Statistique Canada portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

Numéro de
catalogue

11-003F	Revue statistique du Canada, M., F.
13-547	Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, HS., A.
13-530	Financial Flow Accounts, 1962-67, HS., A.
13-002	Financial Flow Accounts, System of National Accounts, T., A.
61-004	Crédit à la Consommation, M., Bil.
61-006	Institutions Financières - Statistiques Financières, T., Bil.
61-207	Corporation Financial Statistics, A., A.
61-208	Corporation Taxation Statistics, A., A.
61-209	Caisses d'épargne et de crédit, A., Bil.
61-512	Liens de parenté entre firmes, 1969, HS., Bil.
63-007	Ventes de véhicules automobiles neufs, M., Bil.
63-013	Le financement des ventes, M., Bil.
63-208	Ventes de véhicules automobiles neufs, A., Bil.

A. Annual M. Mensuel T. Trimestriel HS. Hors Série

A. Anglais F. Français Bil. Bilingue

Outre les publications ci-dessus énumérées, Statistique Canada publie une grande variété de rapports statistiques sur le Canada tant dans le domaine économique que social. On peut se procurer gratuitement un catalogue complet des publications courantes à Statistique Canada, Ottawa, K1A 0T6, Canada.

Other Statistics Canada publications relating to Sales Finance Companies and commercial and consumer credit.

Catalogue
number

11-003	Canadian Statistical Review, M., E.
13-547	Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, O., E.
13-530	Financial Flow Accounts, 1962-67, O., E.
13-002	Financial Flow Accounts, System of National Accounts, Q. E.
61-004	Consumer Credit, M., Bil.
61-006	Financial Institutions - Financial Statistics, Q., Bil.
61-207	Corporation Financial Statistics, A., E.
61-208	Corporation Taxation Statistics, A., E.
61-209	Credit Union, A., Bil.
61-512	Intercorporate Ownership, 1969, O., Bil.
63-007	New Motor Vehicle Sales, M., Bil.
63-013	Sales Financing, M., Bil.
63-208	New Motor Vehicle Sales, A., Bil.

A. Annual M. Monthly Q. Quarterly O. Occasional
E. English F. French Bil. Bilingual

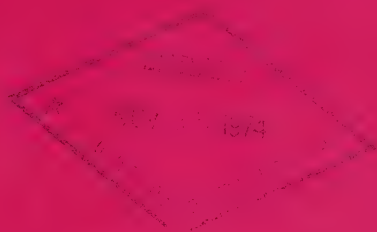
In addition to the selected publications listed above, Statistics Canada publishes a wide range of statistical reports on Canadian economic and social affairs. A comprehensive catalogue of all current publications is available free on request from Statistics Canada, Ottawa, K1A 0T6, Canada.

Sales financing

1973

Le financement des ventes

1973



SALES FINANCING

LE FINANCEMENT DES VENTES

1973

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SYMBOLS

The following standard symbols are used in Statistics Canada publications:

.. figures not available.

... figures not appropriate or not applicable.

- nil or zero.

-- amount too small to be expressed.

P preliminary figures.

r revised figures.

x confidential to meet secrecy requirements of the Statistics Act.

Note: Components may not add to totals due to rounding.

SIGNES CONVENTIONNELS

Les signes conventionnels suivants sont employés uniformément dans les publications de Statistique Canada.

.. nombres indisponibles.

... n'ayant pas lieu de figurer.

- néant ou zéro.

-- nombres infimes.

P nombres provisoires.

r nombres rectifiés.

x confidentiel en vertu des dispositions de la Loi sur la statistique relatives au secret.

Nota: Les chiffres ayant été arrondis, les totaux ne correspondent pas toujours.

1973

Concepts and Definitions

This annual survey of sales financing in Canada covers firms engaged in the instalment financing of retail sales of consumer and commercial goods. (A list of these firms, together with a sample of the questionnaire used for the survey will be found on the back pages of this publication.) The universe includes independent sales finance companies, the sales finance company subsidiaries of automobile, truck and farm implement manufacturers, as well as those consumer loan companies which also finance conditional sales contracts. Not included in this survey are the statistics on instalment financing done by acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. The sales financing activity of this type of company is regarded as being essentially an extension of the merchandising function and their statistics are included with the accounts receivable reported by department stores and other retail merchandising establishments in the monthly bulletin Consumer Credit (Catalogue 61-004). At year end 1973 about a dozen such acceptance companies reported accounts receivable of \$957.4 million, for purchases of consumer goods, excluding automobiles.

Users of this publication should be aware that certain changes in recent years both in concepts and valuation have affected the historical continuity of the statistical series. In 1970, coverage was extended to include the sales financing done by consumer loan companies. At the same time a transfer was made of passenger cars known to be financed for commercial purposes from the consumer goods to the commercial vehicles category. Table 10 shows the number and value of vehicles affected by this transfer but only in Table 5 are these vehicles and their values reclassified to maintain historical continuity in the series. Further, in the 1971 survey all values reported for paper purchases and balances outstanding were changed to a "net" basis, showing only the original amount financed and excluding all unearned income charges. In the past, all transactions and balances had included precomputed finance and other charges. A table in the text of the 1971 publication shows the effect this change made on reported values of various categories of finance paper. This latest change was made in order to conform to the reporting practices of the other major holders of consumer credit balances, such as, the chartered banks, consumer loan companies, life insurance companies (policy loans), department stores and other retail trade outlets.

Results of 1973 Survey

Sales finance companies acquired \$2,463.2 millions of sales finance paper during 1973. This volume of purchases represents an expansion of 22.1% over the record purchase of \$2,017.5 million last year. As in the two previous years the greater proportion of these acquisitions was of commercial paper. In 1973 purchases of this class of paper increased 28.5% over the previous year to \$1,383.1 million, amounting to 56.1% of all purchases. Purchases of consumer goods' paper also increased, by 14.8%, reaching \$1,080.1 million. Total passenger car financing (including those financed for commercial purposes) a traditionally important segment of these companies' activities, also expanded during the year from a volume of \$829.1 million in 1972 to \$1,004.3 million. Despite this growth of 21.1% in business over the year this segment shrank to

Concepts et définitions

L'enquête annuelle de 1973 sur le financement des ventes au Canada vise les firmes s'occupant de financement des ventes à tempérament au détail de biens de consommation et de biens commerciaux. (Le lecteur trouvera une liste de ces firmes, ainsi qu'une reproduction du questionnaire utilisé pour l'enquête à la fin de cette publication.) L'univers de l'enquête comprend les sociétés indépendantes de financement des ventes, les sociétés de financement des ventes constituées en filiales de firmes constructrices d'automobiles, de camions et de machines agricoles ainsi que les sociétés de prêts à la consommation qui financent également les contrats de vente sous condition. Ne sont pas incluses les statistiques sur le financement des ventes à tempérament assuré par des sociétés d'acceptation filiales de grandes organisations de vente au détail ou traitant exclusivement avec les dites organisations. Les opérations de financement des ventes de ces sociétés sont en effet considérées comme étant essentiellement le prolongement d'une activité de vente et les chiffres qui les décrivent sont portés dans les effets à recevoir des magasins à rayons et autres établissements de vente au détail dans la publication mensuelle Crédit à la consommation (numéro 61-004 au catalogue de Statistique Canada). En fin d'année (1973), la valeur des effets à recevoir d'une douzaine de ces sociétés d'acceptation s'élevait, selon les déclarations, à 957.4 millions de dollars et ce pour les achats de biens de consommation (sauf les automobiles).

Il convient de signaler que certains changements apportés au cours de ces dernières années aux concepts et à l'évaluation ont perturbé la continuité chronologique de cette série statistique. En 1970, on a étendu le champ de l'enquête au financement des ventes assuré par les sociétés de prêts à la consommation. On a également reclassé dans la catégorie des "véhicules utilitaires" les voitures particulières dont la vente était manifestement financée à des fins commerciales. Ces voitures faisaient auparavant partie des biens de consommation. Le tableau 10 montre le nombre et la valeur des véhicules qu'intéresse ce changement mais ce n'est qu'au tableau 5 que ce nombre et cette valeur sont reclassés pour assurer la continuité chronologique de la série. En 1971, d'autre part, toutes les valeurs déclarées concernant les achats d'effets et les soldes actifs ont été portées sur une base "nette"; seul le montant original du financement a été indiqué, à l'exclusion de tout revenu de capital et de tous les autres frais de financement. Dans le passé, toutes les transactions et tous les soldes tenaient compte de ces éléments précomptés. Un tableau en avant-propos de la publication de 1971 montre l'effet de cette modification sur les valeurs déclarées pour diverses catégories de financement. On a fait cette dernière modification par souci de conformité avec les déclarations des autres grands détenteurs de soldes actifs de crédit à la consommation, tels que les banques à charte, les sociétés de prêts à la consommation, les sociétés d'assurance-vie (prêts sur police), les magasins à rayons et autres points de vente au détail.

Résultats de l'enquête de 1973

Au cours de l'année 1973, les sociétés de financement des ventes ont acheté pour \$2,463.2 millions d'effets de commerce aux fins du financement des ventes. Ce volume d'achats représente une augmentation de 22.1 % comparativement au chiffre record de \$2,017.5 millions d'achats l'an dernier. Comme ce fut le cas pour les deux dernières années, ces achats ont été surtout composés d'effets de commerce utilitaires. En 1973, les achats de cette catégorie ont augmenté de 28.5 % comparativement à l'année précédente; ils se sont chiffrés à \$1,383.1 millions, ce qui constitue 56.1 % du total des achats. Les achats d'effets de commerce de biens de consommation ont aussi augmenté, soit de 14.8 %, atteignant \$1,080.1 millions. Le chiffre total du financement des voitures particulières (y compris les voitures financées à des fins commerciales), qui constitue une partie importante des activités de ces sociétés, est passé de \$829.1 millions en 1972 à \$1,004.3 millions.

just below 41% of all sales financing activity in 1973. A decade ago, passenger car financing accounted for over 54% of the business.

As a consequence of the increase in purchases of all types of paper during 1973 total balances outstanding as well as most individual types of paper, also grew by the close of the year, expanding 20.2% at the total level from \$2,228.4 million in 1972 to \$2,679.7 million. Significant accretions occurred in the balances of commercial vehicles, which rose 35.9% to total \$941.3 million by year-end from \$692.8 million the previous year, and in "other commercial goods", which rose 15.0% from \$511.0 million to \$587.6 million. A breakdown of the purchases and year-end holdings of this latter type of paper into highway and construction equipment, farm machinery and equipment and all other commercial goods was obtained for the first time in this survey. Other significant increases in outstanding balances were for mobile home paper which grew by 12.4% from \$108.3 million in 1972 to \$121.7 million, and passenger car paper which increased 16.1% in total from \$975.6 million to \$1,132.6 million despite a 2.3% decrease in the used passenger car component. Over the same period the balances held by the chartered banks for similar automobile paper mounted 23.8% from \$1,967 million to \$2,436 million.

Table 4 shows the provincial distribution of purchases and total balances with comparable values for several previous years. Increases in volume and outstanding were general for almost all provinces and for all types of paper, except in some instances for Nova Scotia, Quebec and Manitoba. It should be noted that in 1973 there was little apparent increase in the volume of contracts and balances, even a decline in passenger car purchases, shown for Nova Scotia, whilst large increases seem to have occurred in the other Atlantic Provinces. This is due to several companies being better able to allocate their maritime business to the relevant province on this occasion, thus rectifying misallocations in the past. The decline in balances of "used passenger car" paper mentioned above was partly due to the shrinking of new business in Quebec and Manitoba. Again, only in Manitoba was there a sharp decline of 39.0% in purchases of "other industrial and consumer goods".

The data in Tables 6 and 7 represent a revised summary of the twelve monthly reports on motor vehicle financing published during 1973 in the bulletin, "Sales Financing" (Catalogue 63-013). Also included in this report are Table 8 which shows historical data on monthly purchases of the main classes of finance paper, and Table 9 showing these series with seasonal influences removed.

Wholesale financing of retail dealers' inventories over the year increased in pace with rising dealers' sales during the year. Table 10 shows that the volume of wholesale paper rose to a record level of \$5,171.0 million - closing the year, after repayments, with outstanding balances 18.6% higher than 1972, at \$987.5 million.

Table 12 shows that the lease and rental financing undertaken by sales finance companies rose 18.5% in volume during 1973 to \$259.6 million from \$219.0 million in the previous year. By year-end, balances

Toutefois, malgré cette augmentation de 21.1 % du montant des achats au cours de l'année, la proportion représentée par ce secteur a diminué pour se situer à moins de 41 % de l'ensemble des activités de financement des ventes en 1973. Dix ans plus tôt, le financement des voitures particulières constituait plus de 54 % de l'ensemble du financement des ventes.

À la suite de l'augmentation des achats de tous les genres d'effets de commerce au cours de l'année 1973, les créances actives ainsi que la plupart des genres d'effets de commerce individuels ont aussi augmenté à la fin de l'année, passant de \$2,228.4 millions en 1972 à \$2,679.7 millions, soit un accroissement de 20.2 %. On a enregistré un accroissement important du chiffre des créances de véhicules utilitaires, qui ont augmenté de 35.9 % pour atteindre \$941.3 millions à la fin de l'année comparativement à \$692.8 millions l'année précédente. On a aussi enregistré un accroissement important des créances "d'autres biens commerciaux" qui ont augmenté de 15.0 % passant de \$511.0 millions à \$587.6 millions. On a obtenu pour la première fois dans cette enquête une ventilation des achats et des créances actives en fin d'année pour cette catégorie d'effets de commerce: on y distingue le matériel de construction routière, de construction générale, les machines et l'outillage agricole, ainsi que tous les autres biens commerciaux. Les autres augmentations importantes des créances actives ont porté sur les effets de commerce des maisons mobiles (+12.4 %) qui sont passés de \$108.3 millions en 1972 à \$121.7 millions et sur les effets de commerce des voitures particulières qui ont connu une augmentation de 16.1 % passant de \$975.6 millions à \$1,132.6 millions, malgré la diminution de 2.3 % enregistrée dans la catégorie des voitures particulières d'occasion. Pour la même période, les créances détenues par les banques à chartes sur des effets de commerce relatifs à des automobiles de la même catégorie ont grimpé de 23.8 %, passant de \$1,967 millions à \$2,436 millions.

Le tableau 4 montre le répartition provinciale des achats et des créances totales ainsi que les chiffres comparables pour quelques années précédentes. Sauf pour la Nouvelle-Écosse, le Québec et le Manitoba, dans certains cas, les augmentations du volume des achats et des créances actives ont été générales dans toutes les provinces et pour tous les genres d'effets de commerce. Il est à noter qu'en 1973, il n'y a eu qu'une très faible augmentation apparente du volume des contrats et des créances. Il y a même eu diminution pour ce qui est de l'achat des voitures particulières en Nouvelle-Écosse alors que des augmentations importantes se sont faites sentir dans d'autres provinces de l'Atlantique. La cause en est que plusieurs sociétés se sont trouvées en meilleure position pour adapter leurs activités à chaque province maritime en cause rectifiant ainsi une mauvaise distribution antérieure. La diminution des créances sur les voitures particulières d'occasion, mentionnée, plus haut s'explique en partie par la diminution du nombre de nouvelles affaires au Québec et au Manitoba. Là encore faut-il noter qu'au Manitoba seulement une diminution de 39.0 % s'est produite dans les achats "d'autres biens de consommation et biens industriels".

Les données qui figurent aux tableaux 6 et 7 présentent un résumé révisé des douze publications mensuelles concernant le financement des véhicules à moteur parus au cours de 1973 dans le bulletin "Le financement des ventes" (catalogue, numéro 63-013). On trouve aussi dans ce bulletin, au tableau 8, un récapitulatif des données historiques concernant les achats mensuels des principales catégories d'effets de commerce financiers, et au tableau 9 une présentation de ces séries désaisonnalisées.

Le financement en gros des stocks de ventes des détaillants a augmenté de pair avec l'augmentation des ventes des détaillants au cours de l'année. Le tableau 10 montre que le volume des effets de commerce de gros s'est élevé au niveau record de \$5,171.0 millions à la fin de l'année, c'est-à-dire après les remboursements les créances actives se chiffrent à \$987.5 millions, soit un niveau supérieur de 18.6 % à celui de 1972.

Le tableau 12 montre que le financement de contrats de bail et de location assuré par les sociétés de financement des ventes a atteint un volume de 18.5 % au cours de l'année 1973, et est passé de \$219.0 millions l'année précédente à \$259.6

reached \$552.5 million, a level 38.4% higher than the closing balance of \$399.2 million last year. Industrial machinery and equipment account for by far the major share of leasing activity absorbing 74.9% of contracts and 83.2% of balances.

In the Statistics Canada quarterly publication Financial Statistics of Financial Institutions (Catalogue 61-006) the total assets of sales finance and consumer loan companies at year-end 1973 is shown as \$6,826 million, an increase of 8.7% over the \$6,282 reported at the close of 1972.

millions cette année. À la fin de l'année, les créances ont atteint \$552.5 millions, soit un chiffre de 38.4 % plus élevé que celui de la fin de l'année dernière qui était de l'ordre de \$399.2 millions. Les machines et le matériel industriels composent la plus grande partie des contrats de bail financés soit 74.9 % des contrats et 83.2 % des créances.

Dans la publication trimestrielle de Statistique Canada intitulée Statistique financière des institutions financières numéro 61-006 au catalogue l'actif total des sociétés de financement des ventes et de prêts au consommateur figure avec le chiffre de \$6,826 millions à la fin de l'année 1973, ce qui représente une augmentation de 8.7 % par rapport au chiffre de \$6,282 indiqué pour la fin de l'année 1972.

Annual Instalment Credit of Sales Financing Companies Crédit pour achat à tempérament, au détail, sociétés de financement des ventes

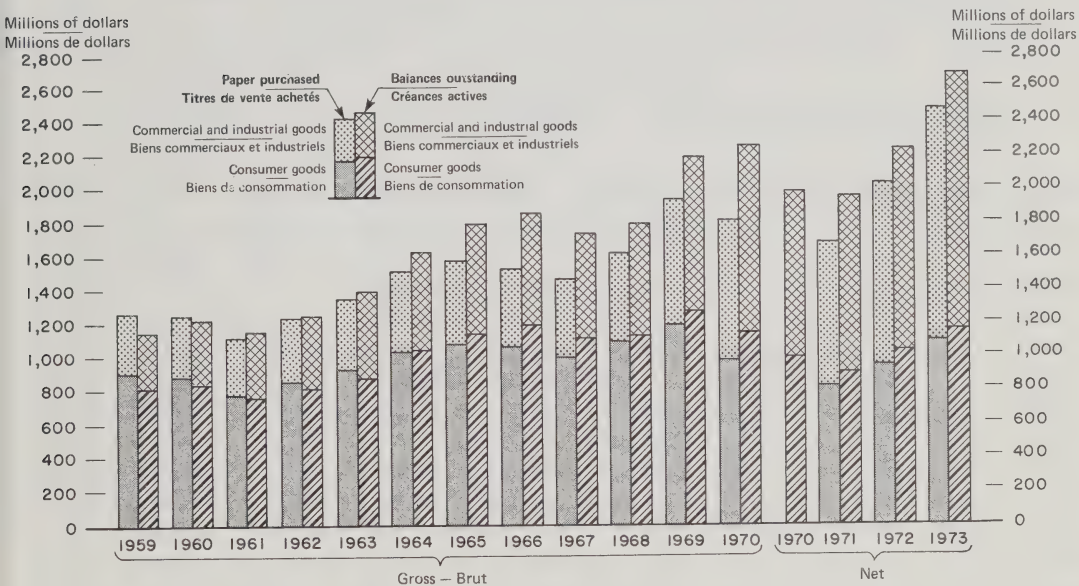


TABLE A. Summary of Changes in Sales Financing in Canada, 1973/1972
Percentage Changes over the Year in Balances Outstanding and Paper Purchased, by Commodities

TABLEAU A. Résumé des variations du financement des ventes au Canada en 1973 par rapport à 1972
Taux de variation des créances actives et de l'achat d'effets, par produit

Commodity - Marchandises	Paper purchased — Effets de commerce achetés	Balances outstanding — Créances actives
	percentage - pourcentage	
All commodities - Total - Toutes marchandises	+ 22.1	+ 20.2
Consumer goods - Biens de consommation	+ 14.8	+ 12.3
New passenger cars - Voitures particulières neuves	+ 15.6	+ 14.9
Used passenger cars - Voitures particulières d'occasion	+ 4.2	- 2.3
Other consumer goods - Autres biens de consommation	+ 19.5	+ 18.2
Commercial and industrial goods - Biens commerciaux et industriels	+ 28.5	+ 27.0
New commercial vehicles - Véhicules utilitaires neufs	+ 36.1	+ 36.1
Used commercial vehicles - Véhicules utilitaires d'occasion	+ 18.7	+ 34.4
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) - Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	+ 20.0	+ 15.0

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies, Historical Summary, 1941 and 1951-73

TABLEAU 1. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes, sommaire rétrospectif, 1941 et 1951-73

Year — Année	Paper purchased — Effets de commerce achetés			Balances outstanding (year-end) — Créances actives (à la fin de l'année)		
	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total
	thousands of dollars — milliers de dollars					
1941	77,326	22,951	100,277	48,854	15,820	64,674
1951(1)	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817
1969(adjusted — rectifié) .....	...	...	...	1,266,400	1,097,700	2,364,100
1970(2)(gross — brut)	965,431	836,211	1,801,642	1,136,184	1,112,926	2,249,110
1970(2)(net) .....	...	...	...	983,214	993,856	1,977,070
1971(2)	805,512	870,151	1,675,663	890,472	1,052,615	1,943,087
1972	941,207	1,076,335	2,017,542	1,024,685	1,203,731	2,228,416
1973	1,080,113	1,383,054	2,463,167	1,150,812	1,528,856	2,679,668

(1) Including Newfoundland from 1949. — Y compris Terre-Neuve depuis 1949.

(2) Discontinuity in series — See introductory text. — Solution de continuité — Voir l'exposé du début.

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies,
Percentage Change, by Commodities, 1971-72-73

TABEAU 2. Variation en pourcentage, par genre de marchandises, des crédits pour achats à tempérament au détail
(consentis et à recouvrer), assurés par des sociétés de financement des ventes, 1971-72-73

Type of credit (commodity) — Genre de crédit (marchandises)	Paper purchased — Effets de commerce achetés				Balances outstanding (year-end) — Créances actives (à la fin de l'année)			
	Amount — Montant			Percentage change — Variation procen- tuelle	Amount — Montant			Percentage change — Variation procen- tuelle
	1971	1972	1973	1973/1972	1971	1972	1973	1973/1972
	\$'000			%	\$'000			%
All commodities — Total — Toutes marchandises ...	1,675,663	2,017,542	2,463,167	+ 22.1	1,943,087	2,228,416	2,679,668	+ 20.2
<u>Consumer goods — Biens de consommation</u>	805,512	941,207	1,080,113	+ 14.8	890,472	1,024,685	1,150,812	+ 12.3
New passenger cars — Voitures particulières neuves	359,467	445,057	514,597	+ 15.6	425,960	529,841	608,890	+ 14.9
Used passenger cars — Voitures particulières d'oc- casion	176,939	178,601	186,184	+ 4.2	190,642	204,305	199,653	- 2.3
Television, radios, and record players — Télévi- seurs, radios et tourne- disques	23,956	25,460	41,843	+ 64.3	16,404	17,180	26,046	+ 51.6
Electrical and gas house- hold appliances — Appa- reils ménagers au gaz et à l'électricité	29,562	35,090	43,888	+ 25.1	21,789	21,757	26,364	+ 21.2
Furniture and home fur- nishings — Meubles et articles d'ameublement ..	51,957	68,210	84,172	+ 23.4	39,273	46,539	64,746	+ 39.1
Home improvement goods — Biens pour améliorations aux habitations	17,647	3,880	9,751	+ 151.3	15,343	6,156	9,130	+ 48.3
Mobile homes — Maisons mobiles	31,573	49,215	45,586	- 7.4	96,456	108,278	121,674	+ 12.4
Recreational equipment — Matériel de loisirs	19,636	21,304	24,968	+ 17.2	17,640	20,676	22,296	+ 7.8
All other consumer goods — Tous autres biens de con- sommation	94,775	114,390	129,124	+ 12.9	66,965	69,952	72,013	+ 2.9
<u>Commercial and industrial goods — Biens commerciaux et industriels</u>	870,151	1,076,335	1,383,054	+ 28.5	1,052,615	1,203,731	1,528,856	+ 27.0
New commercial vehicles — Véhicules utilitaires neufs	454,937	576,397	784,271	+ 36.1	495,311	607,223	826,247	+ 36.1
Used commercial vehicles — Véhicules utilitaires d'occasion	74,553	93,542	111,015	+ 18.7	71,653	85,536	115,003	+ 34.4
Highway and general con- struction equipment — Matériel de construction routièrre et de construc- tion générale	340,661	406,396	141,054	+ 20.0	485,651	510,972	155,171	+ 15.0
Farm machinery and equip- ment — Machines et maté- riel agricoles			83,340				84,091	
All other commercial goods — Tous autres biens commerciaux			263,374				348,344	

TABLE 3. Percentage Composition of Purchases and Balances Outstanding of Retail Finance
Paper of Sales Finance Companies - Selected Years

TABLEAU 3. Répartition en pourcentage des effets de commerce achetés et des créances actives,
des sociétés de financements des ventes, pour certaines années

Type of credit (commodity) — Genre de crédit (marchandises)	1950	1955	1960	1965	1970	1971	1972	1973
Paper purchased during year — Effets de commerce achetés au cours de l'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods - Biens de consommation	71.2	77.9	70.6	67.7	53.6	48.1	46.7	43.9
Passenger cars - Voitures particulières ...	59.4	61.9	54.4	55.5	34.2	32.1	31.0	28.5
Other consumer goods - Tous autres biens de consommation	11.8	16.0	16.2	12.2	19.4	16.0	15.7	15.4
Commercial and industrial goods - Biens com- merciaux et industriels	28.8	22.1	29.4	32.3	46.4	51.9	53.3	56.1
Commercial vehicles - Véhicules utilitaires	21.1	12.3	12.4	11.5	26.8	31.6	33.2	36.3
All other commercial and industrial goods - Tous autres biens commerciaux et indus- triels	7.7	9.8	17.0	20.8	19.6	20.3	20.1	19.8
Balances outstanding at year-end — Créances actives en fin d'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods - Biens de consommation	68.9	76.0	67.8	63.0	50.5	45.8	46.0	43.0
Passenger cars - Voitures particulières ...	57.2	60.6	51.1	50.2	33.9	31.7	33.0	30.2
Other consumer goods - Tous autres biens de consommation	11.7	15.4	16.7	12.8	16.6	14.1	13.0	12.8
Commercial and industrial goods - Biens com- merciaux et industriels	31.1	24.0	32.2	37.0	49.5	54.2	54.0	57.0
Commercial vehicles - Véhicules utilitaires	22.4	13.2	12.3	12.0	26.0	29.2	31.1	35.1
All other commercial and industrial goods - Tous autres biens commerciaux et indus- triels	8.7	10.8	19.9	25.0	23.5	25.0	22.9	21.9

TABLE 4. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1966-73

TABEAU 4. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1966-73

Province	1973/72(1)	1973	1972	1971	1970	1969	1968	1967	1966
	thousands of dollars - milliers de dollars								
	Total retail paper purchased - Total effets de commerce au détail achetés								
CANADA	+ 22.1	2,463,167	2,017,542	1,675,663	1,801,642	1,933,519	1,616,362	1,456,823	1,525,730
Newfoundland - Terre-Neuve	+ 72.5	38,046	22,060	17,723	16,947	18,437	17,819	16,857	20,239
Prince Edward Island - Île-du-Prince-Édouard	+ 60.8	5,546	3,448	3,564	4,070	4,937	3,259	2,558	3,022
Nova Scotia - Nouvelle- Écosse	+ 0.2	70,685	70,553	57,962	63,996	54,879	50,078	40,273	40,402
New Brunswick - Nouveau- Brunswick	+ 52.3	65,879	43,268	34,482	36,152	43,292	36,958	36,512	37,605
Québec	+ 19.1	701,623	589,047	492,148	505,785	525,318	471,631	438,238	470,004
Ontario	+ 25.6	836,351	665,935	567,376	639,230	637,934	534,904	467,276	493,521
Manitoba	+ 1.0	77,940	77,154	64,204	70,233	72,032	65,464	65,183	58,518
Saskatchewan	+ 22.2	74,936	61,335	51,835	64,993	85,030	77,573	74,781	75,612
Alberta	+ 20.8	259,836	215,076	180,318	189,451	231,883	179,793	162,424	161,536
British Columbia - Colombie-Britannique(2)	+ 23.2	332,325	269,666	206,051	210,785	259,777	178,883	152,721	165,271
	New and used passenger cars - Voitures particulières neuves et d'occasion								
CANADA	+ 12.4	700,781	623,658	536,406	617,217	941,245	890,450	800,635	868,135
Newfoundland - Terre-Neuve	+ 51.9	10,054	6,620	4,977	5,218	9,010	9,362	8,511	10,135
Prince Edward Island - Île-du-Prince-Édouard	+ 101.7	1,551	769	688	1,060	1,741	1,794	1,544	2,075
Nova Scotia - Nouvelle- Écosse	- 16.3	17,370	20,743	18,103	20,122	22,293	22,806	17,133	17,690
New Brunswick - Nouveau- Brunswick	+ 49.3	16,354	10,956	9,400	9,586	19,658	21,238	19,666	23,447
Québec	+ 9.0	266,856	244,871	210,672	233,063	310,697	297,967	269,959	283,914
Ontario	+ 14.7	227,809	198,624	169,617	203,154	349,393	323,811	280,096	305,125
Manitoba	+ 8.9	24,047	22,073	19,923	23,295	32,040	32,462	30,962	31,133
Saskatchewan	+ 7.3	17,895	16,673	14,313	14,995	25,716	31,676	32,449	36,077
Alberta	+ 12.5	55,224	49,068	43,850	51,732	77,187	68,372	65,755	71,662
British Columbia - Colombie-Britannique(2)	+ 19.5	63,621	53,261	44,863	54,992	93,510	80,962	74,560	86,877
	New passenger cars - Voitures particulières neuves								
CANADA	+ 15.6	514,597	445,057	359,467	402,346	659,552	602,530	529,850	570,542
Atlantic Provinces - Provinces Atlantiques ..	+ 17.7	32,840	27,901	22,003	22,265	34,340	35,244	29,875	33,548
Québec	+ 11.9	208,689	186,438	151,954	164,823	224,620	208,579	183,194	190,618
Ontario	+ 18.8	164,747	138,707	111,509	129,829	249,706	221,146	188,921	205,110
Manitoba	+ 15.5	16,464	14,252	12,205	13,787	21,089	20,188	19,110	19,627
Saskatchewan	+ 11.4	11,775	10,568	8,658	8,701	15,744	19,168	19,530	21,452
Alberta	+ 15.3	37,601	32,623	27,037	31,123	52,011	45,073	41,897	45,643
British Columbia - Colombie-Britannique(2)	+ 22.9	42,481	34,568	26,101	31,818	62,042	53,132	47,323	54,544
	Used passenger cars - Voitures particulières d'occasion								
CANADA	+ 4.2	186,184	178,601	176,939	214,871	281,693	287,920	270,785	297,593
Atlantic Provinces - Provinces Atlantiques ..	+ 11.6	12,489	11,187	11,165	13,721	18,362	19,956	16,979	19,799
Québec	- 0.5	58,167	58,433	58,718	68,240	86,078	89,388	86,765	93,296
Ontario	+ 5.2	63,062	59,917	58,108	73,325	99,687	102,665	91,175	100,015
Manitoba	- 3.0	7,583	7,821	7,718	9,508	10,951	12,274	11,852	11,905
Saskatchewan	+ 0.2	6,120	6,105	5,655	6,294	9,972	12,508	12,919	14,625
Alberta	+ 7.2	17,623	16,445	16,813	20,609	25,176	23,299	23,858	26,019
British Columbia - Colombie-Britannique(2)	+ 13.1	21,140	18,693	18,762	23,174	31,467	27,830	27,237	32,334

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 4. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1966-73 - Continued

TABLEAU 4. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1966-73 - suite

Province	1973/72(1)	1973	1972	1971	1970	1969	1968	1967	1966
% thousands of dollars - milliers de dollars									
All other consumer goods - Tous autres biens de consommation									
CANADA	+ 19.5	379,332	317,549	269,106	348,214	240,047	203,025	194,651	189,733
Newfoundland - Terre-Neuve	+ 63.4	11,132	6,814	3,166	4,097	1,954	2,191	2,303	2,689
Prince Edward Island - Île-du-Prince-Édouard ..	+ 57.6	939	596	612	783	471	428	185	114
Nova Scotia - Nouvelle- Écosse	+ 12.5	16,216	14,419	12,747	15,181	11,225	8,539	6,503	6,423
New Brunswick - Nouveau- Brunswick	+ 43.8	9,827	6,833	4,808	6,915	6,070	4,987	3,801	4,077
Québec	+ 19.1	98,978	83,124	68,018	84,424	60,633	52,979	61,730	73,078
Ontario	+ 25.6	127,907	101,800	99,370	147,625	68,678	58,115	55,849	60,511
Manitoba	+ 17.2	8,772	7,487	8,491	10,965	9,143	9,984	11,442	4,319
Saskatchewan	+ 14.9	8,413	7,319	5,746	8,190	11,802	12,946	10,228	5,416
Alberta	+ 19.6	43,829	36,632	28,225	33,827	35,076	28,891	23,468	18,667
British Columbia - Colombie-Britannique(2)	+ 1.5	53,319	52,525	37,923	36,207	34,995	23,965	19,142	14,439
New and used commercial vehicles - Véhicules utilitaires, neufs et d'occasion									
CANADA	+ 33.6	895,286	669,939	529,490	484,034	323,960	227,234	199,703	197,503
Newfoundland - Terre-Neuve	+ 103.1	11,780	5,799	6,611	4,732	4,337	4,137	3,731	4,314
Prince Edward Island - Île-du-Prince-Édouard ..	+ 320.1	1,273	303	534	483	854	664	496	550
Nova Scotia - Nouvelle- Écosse	+ 5.2	20,400	19,393	14,684	16,355	10,062	9,363	5,794	5,027
New Brunswick - Nouveau- Brunswick	+ 48.5	21,803	14,678	12,270	11,854	10,944	6,491	7,119	5,101
Québec	+ 30.0	231,697	178,169	133,233	112,437	71,427	54,931	49,808	44,757
Ontario	+ 38.0	338,455	245,177	200,707	177,174	100,879	67,268	58,081	57,715
Manitoba	+ 29.5	30,419	23,491	18,767	19,415	11,314	9,272	9,426	9,130
Saskatchewan	+ 34.6	20,251	15,046	14,080	15,857	12,988	13,267	13,970	14,015
Alberta	+ 29.8	92,692	71,400	59,339	55,096	48,709	34,176	31,383	30,330
British Columbia - Colombie-Britannique(2)	+ 31.1	126,516	96,483	69,265	70,631	52,446	27,665	19,895	26,564
New commercial vehicles - Véhicules utilitaires neufs									
CANADA	+ 36.1	784,271	576,397	454,937	407,626	250,776	171,298	149,152	146,485
Atlantic Provinces - Provinces Atlantiques ..	+ 37.6	48,411	35,193	28,586	27,910	20,943	16,464	13,295	11,528
Québec	+ 34.1	209,435	156,161	117,884	97,039	56,958	42,944	38,384	33,618
Ontario	+ 40.3	307,195	218,907	179,800	155,005	81,241	53,189	45,374	45,865
Manitoba	+ 35.4	26,044	19,229	15,549	15,711	7,479	6,587	6,806	6,328
Saskatchewan	+ 36.7	14,777	10,810	10,325	11,018	8,298	8,563	9,703	9,785
Alberta	+ 30.9	75,973	58,049	47,730	43,116	35,813	24,326	22,420	21,651
British Columbia - Colombie-Britannique(2)	+ 31.2	102,436	78,048	55,063	57,827	40,044	19,225	13,170	17,710

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 4. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1966-73 - Concluded

TABLEAU 4. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1966-73 - fin

Province	1973/72(1)	1973	1972	1971	1970	1969	1968	1967	1966
thousands of dollars - milliers de dollars									
Used commercial vehicles - Véhicules utilitaires d'occasion									
CANADA	+ 18.7	111,015	93,542	74,553	76,408	73,184	55,936	50,551	51,018
Atlantic Provinces - Provinces Atlantiques ..	+ 37.4	6,845	4,980	5,513	5,514	5,255	4,191	3,845	3,465
Québec	+ 1.2	22,262	22,008	15,349	15,398	14,468	11,987	11,424	11,139
Ontario	+ 19.0	31,260	26,270	20,907	22,169	19,638	14,079	12,707	11,850
Manitoba	+ 2.7	4,375	4,262	3,218	3,704	3,834	2,685	2,620	2,802
Saskatchewan	+ 29.2	5,474	4,236	3,755	4,839	4,691	4,704	4,267	4,230
Alberta	+ 25.2	16,719	13,351	11,609	11,980	12,896	9,850	8,963	8,678
British Columbia - Colombie-Britannique(2)	+ 30.6	24,080	18,435	14,202	12,804	12,402	8,440	6,725	8,854
All other industrial and commercial goods - Tous autres biens commerciaux et industriels									
CANADA	+ 20.0	487,767	406,396	340,661	352,177	428,267	295,653	261,834	270,359
Newfoundland - Terre-Neuve	+ 79.8	5,081	2,826	2,969	2,901	3,137	2,128	2,312	3,101
Prince Edward Island - Île-du-Prince-Édouard ..	+ 0.2	1,783	1,780	1,731	1,744	1,870	373	333	283
Nova Scotia - Nouvelle- Écosse	+ 4.4	16,699	15,998	12,428	12,339	11,299	9,371	10,844	11,262
New Brunswick - Nouveau- Brunswick	+ 65.7	17,895	10,802	8,003	7,797	6,620	4,242	5,926	4,980
Québec	+ 25.6	104,092	82,883	80,224	75,860	82,561	65,754	56,741	68,255
Ontario	+ 18.2	142,180	120,334	97,682	111,276	118,984	85,711	73,249	70,170
Manitoba	- 39.0	14,702	24,104	17,023	16,558	19,535	13,745	13,353	13,936
Saskatchewan	+ 27.3	28,377	22,297	17,696	25,951	34,524	19,684	18,134	20,104
Alberta	+ 17.4	68,090	57,976	48,905	48,795	70,910	48,354	41,818	40,877
British Columbia - Colombie-Britannique(2)	+ 31.9	88,869	67,396	54,000	48,956	78,827	46,291	39,124	37,391
Total balances outstanding - Total créances actives									
CANADA	+ 20.2	2,679,668	2,228,416	1,943,087	2,249,110	2,180,817	1,787,012	1,736,933	1,851,796
Newfoundland - Terre-Neuve	+ 65.0	37,837	22,934	19,684	19,133	20,502	20,182	18,087	22,449
Prince Edward Island - Île-du-Prince-Édouard ..	+ 35.2	6,050	4,476	4,760	5,585	6,052	3,756	3,183	3,828
Nova Scotia - Nouvelle- Écosse	+ 0.2	80,422	80,284	67,037	79,948	63,693	54,083	46,490	47,739
New Brunswick - Nouveau- Brunswick	+ 42.8	70,882	49,649	40,581	49,461	54,431	44,262	44,347	46,605
Québec	+ 17.1	774,364	661,065	589,138	625,054	609,948	551,402	571,708	638,474
Ontario	+ 23.5	907,284	734,774	648,178	752,798	696,000	576,544	528,485	557,709
Manitoba	- 1.3	82,693	83,805	76,461	84,225	82,333	73,212	66,864	64,727
Saskatchewan	+ 13.6	74,227	65,356	58,295	83,739	98,993	84,795	83,372	86,891
Alberta	+ 23.9	286,377	231,129	199,690	254,376	267,707	188,344	189,411	186,080
British Columbia - Colombie-Britannique(2)	+ 21.9	359,532	294,944	239,262	294,791	281,158	190,432	184,986	197,294

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 5. Motor Vehicle Sales in Canada Financed by Sales Financing Companies, 1947-73

No.	Year — Année	New passenger cars — Voitures particulières neuves						Used passenger cars — Voitures particulières d'occasion	
		Number sold (1) — Nombre vendu (1)	Number financed (2) — Nombre financé (2)	Percentage financed — Proportion financée	Value of total sales — Valeur des ventes	Amount financed (2) — Montant financé (2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé
				%	\$'000		%		\$'000
1	1947	159,205	27,409	17.2	283,190	32,419	11.4	56,024	29,643
2	1948	145,655	29,923	20.5	282,904	37,680	13.3	83,323	53,255
3	1949	202,318	53,185	26.3	412,298	71,044	17.2	124,595	81,983
4	1950	324,903	97,051	29.9	661,674	131,003	19.8	189,635	120,771
5	1951	275,686	81,726	29.6	683,183	110,146	16.1	239,140	138,775
6	1952	292,095	124,879	42.8	725,168	194,422	26.8	375,825	283,069
7	1953	359,172	146,431	40.8	899,726	252,160	28.0	382,106	320,321
8	1954	310,546	126,099	40.6	797,554	230,900	29.0	325,953	269,144
9	1955	386,962	156,191	40.4	1,023,351	305,069	29.8	355,638	294,508
10	1956	408,233	190,109	46.6	1,128,640	408,993	36.2	382,026	337,154
11	1957	382,023	171,904	45.0	1,087,620	385,043	35.4	365,883	344,799
12	1958	376,723	147,402	39.1	1,110,724	335,827	30.2	339,414	333,011
13	1959	425,038	158,022	37.2	1,240,961	371,392	29.9	315,898	322,746
14	1960	447,771	164,335	36.7	1,289,073	377,851	29.3	291,560	298,415
15	1961	437,319	141,234	32.3	1,290,026	330,199	25.6	248,728	250,366
16	1962	502,565	154,561	30.8	1,482,407	380,879	25.7	248,186	264,924
17	1963	557,787	168,161	30.1	1,716,121	442,186	25.8	247,449	287,875
18	1964	616,759	186,361	30.2	1,936,258	511,367	26.4	250,333	318,565
19	1965	708,716	199,587	28.2	2,267,314	562,630	24.8	225,553	312,810
20	1966	694,820	198,261	28.5	2,274,083	570,542	25.1	209,162	297,593
21	1967	679,435	174,270	25.6	2,210,309	529,850	24.0	184,409	270,785
22	1968	741,915	189,552	25.5	2,481,141	602,530	24.3	186,323	287,920
23	1969	760,803	201,178	26.4	2,603,835	659,552	25.3	176,196	281,693
24	1970	640,360	167,623	26.2	2,158,543	558,802	25.9	135,143	214,871
25	1971	780,762	167,749	21.5	2,737,516	548,126	20.0	116,627	176,939
26	1972	858,959	198,463	23.1	3,170,305 ^r	650,465	20.5	116,238	178,601
27	1973	970,828	226,224	23.3	3,835,173	818,133	21.3	106,662	186,184

(1) Source: New motor vehicle sales (Catalogue 63-208)

(2) New passenger cars financed for business purposes are included with passenger cars.

TABEAU 5. Ventes de véhicules automobiles au Canada financées par les sociétés de financement des ventes, 1947-73

New commercial vehicles — Véhicules utilitaires neufs						Used Commercial Vehicles — Véhicules utilitaires d'occasion		New and used vehicles Total Véhicules neufs et d'occasion		N ^o
Number sold (1) — Nombre vendu (1)	Number financed (2) — Nombre financé (2)	Percentage financed — Proportion financée	Value of total sales — Valeur des ventes	Amount financed (2) — Montant financé (2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé	Number financed — Nombre financé	Amount financed — Montant financé	
		%	\$'000		%		\$'000		\$'000	
71,050	19,291	27.2	133,047	33,004	24.8	16,143	13,679	118,867	108,745	1
75,645	21,944	29.0	156,313	36,126	23.1	20,444	17,894	155,634	144,955	2
84,023	28,317	33.7	176,427	44,467	25.2	26,891	21,690	232,988	219,184	3
104,792	38,253	36.5	223,995	60,432	27.0	39,742	29,875	364,681	342,081	4
109,962	44,529	40.5	266,977	81,057	30.4	58,435	46,693	423,830	376,671	5
108,682	47,708	43.9	278,495	98,032	35.2	71,942	64,166	620,354	639,689	6
103,354	42,621	41.2	262,745	90,087	34.3	69,354	62,977	640,512	725,545	7
72,082	28,005	38.9	191,964	61,359	32.0	58,671	50,243	538,728	611,646	8
78,716	28,936	36.8	232,539	70,928	30.5	58,565	48,823	599,330	719,328	9
91,688	34,796	38.0	326,735	111,951	34.3	56,818	52,735	663,749	910,833	10
76,276	29,116	38.2	281,311	95,056	33.8	48,348	53,624	615,251	878,522	11
68,046	21,119	31.0	254,742	70,280	27.6	42,432	47,432	550,367	786,550	12
77,588	25,453	32.8	299,207	94,707	31.7	41,975	59,457	541,348	848,302	13
75,417	24,864	33.0	285,754	97,506	34.1	39,752	56,634	520,511	830,406	14
74,160	22,177	29.9	261,382	86,760	33.2	32,714	47,000	444,853	714,325	15
82,645	23,762	28.8	300,509	94,454	31.4	31,392	48,771	457,901	789,028	16
97,202	27,143	27.9	345,918	108,152	31.3	30,651	50,750	473,404	888,963	17
109,120	28,934	26.5	401,544	123,458	30.7	29,441	51,240	495,069	1,004,630	18
122,279	30,213	24.7	472,015	129,181	27.4	26,736	51,349	482,089	1,055,970	19
132,611	33,648	25.4	550,508	146,485	26.6	26,100	51,018	467,171	1,065,638	20
135,872	32,449	23.9	588,057	149,152	25.4	24,353	50,551	415,481	1,000,338	21
147,538	37,665	25.5	634,648	171,298	27.0	25,001	55,936	438,541	1,117,684	22
156,702	43,721	27.9	719,044	250,776	34.9	27,108	73,184	448,203	1,265,205	23
133,881	34,505	25.8	653,787	251,170	38.4	25,046	76,408	362,317	1,101,251	24
159,570	36,976	23.2	815,535	266,278	32.7	23,074	74,553	344,426	1,065,896	25
206,662	45,357	21.9	1,142,754	370,989	32.5	22,807	93,542	382,865	1,293,597	26
255,870	55,793	21.8	1,535,201	480,735	31.3	23,518	111,015	412,197	1,596,067	27

(1) Ventes de véhicules automobiles neufs (numéro de catalogue 63-208).

(2) Voitures particulières neuves financées à des fins commerciales sont incluses avec les voitures particulières.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1973

TABLEAU 6. Nombre de véhicules automobiles financés, par province et par mois, 1973

Month - Mois	Canada	Atlantic Provinces Atlantiques	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britan- nique(1)
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	159,235	10,372	65,579	50,330	5,007	3,619	11,318	13,010
January - Janvier	9,045	589	3,725	2,859	284	206	643	739
February - Février	9,921	646	4,086	3,136	312	225	705	811
March - Mars	13,504	880	5,561	4,268	425	307	960	1,103
April - Avril	15,223	992	6,269	4,811	479	346	1,082	1,244
May - Mai	16,734	1,090	6,892	5,290	526	380	1,189	1,367
June - Juin	15,701	1,023	6,466	4,962	494	357	1,116	1,283
July - Juillet	15,573	1,014	6,414	4,922	490	354	1,107	1,272
August - Août	13,901	905	5,725	4,394	437	316	988	1,136
September - Septembre	11,814	770	4,866	3,734	371	268	840	965
October - Octobre	15,875	1,034	6,538	5,018	499	361	1,128	1,297
November - Novembre	12,406	808	5,109	3,921	390	282	882	1,014
December - Décembre	9,538	621	3,928	3,015	300	217	678	779
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	122,782	7,460	30,212	49,821	4,430	2,688	12,628	15,543
January - Janvier	7,968	484	1,961	3,233	287	174	820	1,009
February - Février	7,798	474	1,919	3,164	281	171	802	987
March - Mars	10,104	614	2,486	4,100	365	221	1,039	1,279
April - Avril	11,984	728	2,949	4,863	432	262	1,233	1,517
May - Mai	15,238	926	3,749	6,183	550	334	1,567	1,929
June - Juin	15,065	915	3,707	6,113	544	330	1,549	1,907
July - Juillet	10,314	627	2,538	4,185	372	226	1,061	1,305
August - Août	7,835	476	1,928	3,179	283	171	806	992
September - Septembre	5,378	327	1,323	2,182	194	118	553	681
October - Octobre	9,257	562	2,278	3,756	334	203	952	1,172
November - Novembre	11,185	679	2,752	4,539	404	245	1,150	1,416
December - Décembre	10,656	648	2,622	4,324	384	233	1,096	1,349
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	106,662	7,845	35,672	31,740	4,359	4,270	11,200	11,576
January - Janvier	7,765	571	2,597	2,311	317	311	815	843
February - Février	8,490	624	2,840	2,526	347	340	892	921
March - Mars	10,273	756	3,435	3,057	420	411	1,079	1,115
April - Avril	10,208	751	3,414	3,037	417	409	1,072	1,108
May - Mai	10,890	801	3,642	3,241	445	436	1,143	1,182
June - Juin	10,783	793	3,606	3,209	441	432	1,132	1,170
July - Juillet	9,962	733	3,332	2,964	407	399	1,046	1,081
August - Août	9,439	694	3,157	2,809	386	378	991	1,024
September - Septembre	7,477	550	2,501	2,225	306	299	785	811
October - Octobre	8,639	635	2,889	2,571	353	346	907	938
November - Novembre	7,350	541	2,458	2,187	300	294	772	798
December - Décembre	5,386	396	1,801	1,603	220	215	566	585
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	23,518	1,645	4,789	5,652	977	1,672	4,664	4,119
January - Janvier	1,684	118	343	404	70	120	334	295
February - Février	1,634	114	333	393	68	116	324	286
March - Mars	2,037	142	414	490	85	145	404	357
April - Avril	2,182	153	444	524	91	155	433	382
May - Mai	2,363	165	481	568	98	168	469	414
June - Juin	2,209	154	450	531	92	157	438	387
July - Juillet	1,874	131	382	450	78	133	372	328
August - Août	1,964	138	400	472	81	140	389	344
September - Septembre	1,699	119	346	408	70	121	337	298
October - Octobre	2,095	146	427	504	87	149	415	367
November - Novembre	2,023	142	412	486	84	144	401	354
December - Décembre	1,754	123	357	422	73	124	348	307

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1973

TABLEAU 7. Montant du financement de véhicules automobiles, par province et par mois, 1973

Month - Mois	Canada	Atlantic Provinces - Provinces Atlantiques	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia(1) - Colombie-Britannique(1)
thousands of dollars - milliers de dollars								
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	514,597	32,840	208,689	164,747	16,464	11,775	37,601	42,481
January - Janvier	27,996	1,787	11,353	8,962	896	641	2,046	2,311
February - Février	30,876	1,971	12,521	9,885	988	706	2,256	2,549
March - Mars	42,454	2,709	17,217	13,592	1,358	971	3,102	3,505
April - Avril	48,012	3,064	19,471	15,371	1,536	1,099	3,508	3,963
May - Mai	53,313	3,402	21,620	17,068	1,706	1,220	3,896	4,401
June - Juin	50,532	3,225	20,493	16,178	1,617	1,156	3,692	4,171
July - Juillet	50,584	3,228	20,514	16,195	1,618	1,157	3,696	4,176
August - Août	45,334	2,893	18,385	14,514	1,450	1,037	3,313	3,742
September - Septembre	39,007	2,489	15,819	12,488	1,248	893	2,850	3,220
October - Octobre	53,570	3,419	21,725	17,150	1,714	1,226	3,914	4,422
November - Novembre	41,632	2,657	16,883	13,328	1,332	953	3,042	3,437
December - Décembre	31,287	1,996	12,688	10,016	1,001	716	2,286	2,584
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	784,271	48,411	209,435	307,195	26,044	14,777	75,973	102,436
January - Janvier	50,821	3,137	13,571	19,906	1,688	958	4,923	6,638
February - Février	52,232	3,224	13,948	20,459	1,735	984	5,060	6,822
March - Mars	61,486	3,795	16,420	24,084	2,042	1,158	5,956	8,031
April - Avril	70,348	4,342	18,786	27,556	2,336	1,325	6,815	9,188
May - Mai	89,408	5,519	23,876	35,020	2,969	1,685	8,661	11,678
June - Juin	91,368	5,640	24,399	35,788	3,034	1,722	8,851	11,934
July - Juillet	69,723	4,304	18,619	27,310	2,315	1,314	6,754	9,107
August - Août	57,016	3,520	15,226	22,333	1,893	1,074	5,523	7,447
September - Septembre	45,018	2,779	12,022	17,633	1,495	848	4,361	5,880
October - Octobre	59,683	3,684	15,938	23,378	1,982	1,125	5,781	7,795
November - Novembre	70,113	4,328	18,723	27,463	2,328	1,321	6,792	9,158
December - Décembre	67,055	4,139	17,907	26,265	2,227	1,263	6,496	8,758
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	186,184	12,489	58,167	63,062	7,583	6,120	17,623	21,140
January - Janvier	13,218	887	4,130	4,477	538	434	1,251	1,501
February - Février	14,635	982	4,572	4,957	596	481	1,385	1,662
March - Mars	17,537	1,177	5,479	5,940	714	576	1,660	1,991
April - Avril	17,520	1,175	5,474	5,934	714	576	1,658	1,989
May - Mai	18,655	1,251	5,828	6,319	760	613	1,766	2,118
June - Juin	18,639	1,250	5,823	6,313	760	613	1,764	2,116
July - Juillet	17,147	1,150	5,357	5,808	698	564	1,623	1,947
August - Août	15,938	1,069	4,979	5,398	649	524	1,509	1,810
September - Septembre	12,717	853	3,973	4,307	518	418	1,204	1,444
October - Octobre	15,881	1,065	4,962	5,379	647	522	1,503	1,803
November - Novembre	13,777	924	4,304	4,667	561	453	1,304	1,564
December - Décembre	10,520	706	3,286	3,563	428	346	996	1,195
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	111,015	6,845	22,262	31,260	4,375	5,474	16,719	24,080
January - Janvier	7,182	443	1,440	2,022	283	354	1,082	1,558
February - Février	7,105	438	1,425	2,001	280	350	1,070	1,541
March - Mars	9,148	564	1,834	2,576	361	451	1,378	1,984
April - Avril	9,848	607	1,975	2,773	388	486	1,483	2,136
May - Mai	11,168	688	2,240	3,145	440	551	1,682	2,422
June - Juin	11,056	682	2,217	3,113	436	545	1,665	2,398
July - Juillet	9,305	574	1,866	2,620	367	459	1,401	2,018
August - Août	9,547	589	1,914	2,688	376	471	1,438	2,071
September - Septembre	8,559	528	1,716	2,410	337	422	1,289	1,857
October - Octobre	9,848	607	1,975	2,773	388	486	1,483	2,136
November - Novembre	9,702	598	1,946	2,732	382	478	1,461	2,105
December - Décembre	8,547	527	1,714	2,407	337	421	1,287	1,854

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 8. Monthly Purchases of Sales Finance Paper, by Type of Paper, 1958-73

No.	Month	1958	1959	1960	1961	1962	1963	1964	1965
		thousands of dollars — milliers de dollars							
	<u>Passenger cars:</u>								
1	January	45,675	37,247	35,964	36,865	39,101	47,426	52,141	48,706
2	February	43,374	44,388	49,365	40,950	41,694	46,896	56,109	58,833
3	March	58,184	56,603	60,567	47,936	55,326	58,958	69,728	77,594
4	April	73,228	71,110	67,056	55,439	64,769	76,628	84,027	86,404
5	May	71,222	69,871	75,720	64,968	71,329	79,174	83,502	89,123
6	June	68,271	76,180	75,929	62,176	65,855	74,199	91,439	92,932
7	July	71,381	72,406	64,663	58,788	65,459	75,382	83,264	79,775
8	August	56,677	59,936	61,106	51,943	56,033	57,332	67,874	76,928
9	September	49,223	57,087	49,451	38,092	41,012	45,519	62,427	63,098
10	October	48,652	55,263	47,054	43,470	50,722	61,707	68,057	64,206
11	November	42,236	49,622	47,184	43,914	49,810	54,482	59,102	70,678
12	December	40,715	44,425	42,207	36,024	44,693	52,358	52,262	67,163
	<u>Other consumer goods:</u>								
13	January	15,020	11,636	13,689	13,495	14,776	14,376	14,101	13,673
14	February	12,725	13,623	14,138	12,412	13,928	12,427	14,250	14,315
15	March	14,609	13,718	15,245	13,191	13,819	12,811	14,161	13,248
16	April	15,743	15,616	15,317	14,365	15,735	16,202	17,675	14,851
17	May	17,241	18,063	17,973	17,193	19,762	18,185	18,649	17,215
18	June	16,255	19,399	18,217	16,121	18,236	18,218	18,066	16,561
19	July	17,969	18,053	17,287	20,584	17,613	17,723	17,394	15,734
20	August	16,049	17,760	16,984	17,306	19,274	16,012	16,776	18,108
21	September	19,184	20,106	16,623	15,013	18,286	16,754	18,262	17,273
22	October	20,034	19,801	18,322	17,028	17,579	17,423	16,413	17,425
23	November	16,758	19,183	19,271	15,734	17,673	16,287	16,572	16,682
24	December	19,422	21,479	18,569	15,108	18,636	18,334	16,571	17,393
	<u>Commercial vehicles:</u>								
25	January	8,099	8,469	9,313	9,428	8,931	10,591	10,721	10,392
26	February	6,838	10,415	11,201	8,333	9,159	10,372	10,554	11,049
27	March	9,243	11,084	12,172	9,889	10,233	11,468	11,822	15,112
28	April	11,219	13,763	13,366	12,215	13,149	14,124	16,897	15,189
29	May	13,250	15,332	17,917	14,754	13,963	16,719	17,487	17,689
30	June	11,286	16,711	16,990	12,856	13,697	15,383	18,757	17,340
31	July	10,426	13,959	12,535	11,303	12,987	14,660	16,589	14,910
32	August	9,872	12,695	14,148	11,937	13,211	14,065	14,351	17,172
33	September	9,833	14,943	12,877	11,648	13,452	13,167	15,517	16,863
34	October	9,386	11,955	10,989	10,649	11,607	14,026	14,275	13,557
35	November	8,910	12,561	11,535	11,211	11,838	12,013	14,846	15,201
36	December	9,350	12,277	11,097	9,537	10,998	12,314	12,882	16,056
	<u>Other commercial and industrial goods:</u>								
37	January	8,828	8,892	13,216	13,721	16,861	17,148	20,074	20,387
38	February	7,591	8,893	13,258	11,876	14,095	17,021	17,545	19,251
39	March	9,397	12,268	15,322	15,933	18,167	19,234	20,465	22,978
40	April	13,261	13,353	18,325	15,328	20,368	23,455	27,261	29,107
41	May	15,303	19,489	22,120	21,049	23,744	26,103	29,732	32,790
42	June	13,577	20,881	21,261	20,012	23,039	26,027	32,301	37,794
43	July	14,274	24,774	20,666	17,483	21,530	25,261	28,136	32,010
44	August	13,577	20,368	19,568	20,756	20,381	23,015	26,563	33,312
45	September	12,452	20,830	17,288	20,812	21,316	21,315	24,805	28,733
46	October	12,626	18,295	17,981	16,941	19,485	22,457	24,506	24,035
47	November	13,489	15,762	15,513	19,766	15,711	20,476	25,575	25,096
48	December	12,616	17,659	17,345	16,975	20,513	19,882	26,012	22,764

TABLEAU 8. Effets de commerce achetés, par mois et par genre, 1958-73

1966	1967	1968	1969	1970	1971	1972	1973	Mois	N ^o
thousands of dollars - milliers de dollars									
<u>Voitures particulières:</u>									
54,820	54,402	54,647	59,702	43,143	24,506	30,664	41,214	Janvier	1
57,862	55,388	61,908	63,194	47,372	29,624	39,719	45,511	Février	2
79,655	72,267	73,220	75,372	54,238	42,070	47,734	59,991	Mars	3
80,609	78,277	89,012	90,807	64,133	50,836	62,832	65,532	Avril	4
81,589	88,439	90,843	88,653	62,419	50,970	70,854	71,968	Mai	5
89,720	87,779	85,836	93,434	65,819	55,709	67,279	69,171	Juin	6
81,185	73,540	87,523	93,385	61,429	52,142	60,687	67,731	Juillet	7
77,167	63,688	76,493	75,306	48,470	47,499	51,850	61,272	Août	8
64,283	51,884	61,242	78,344	47,457	46,376	43,733	51,724	Septembre	9
69,284	63,415	79,479	86,993	51,227	53,078	58,464	69,451	Octobre	10
68,521	57,916	65,909	69,139	40,844	46,996	50,382	55,409	Novembre	11
63,440	53,640	64,338	66,916	30,666	36,600	39,460	41,807	Décembre	12
<u>Autres biens de consommation:</u>									
12,583	12,508	12,246	12,182	24,753	15,778	18,118	26,402	Janvier	13
10,834	11,744	10,639	11,464	25,331	15,687	20,152	22,456	Février	14
12,472	12,929	11,566	13,348	25,576	17,392	22,289	28,526	Mars	15
14,495	14,438	15,021	19,629	28,666	20,208	26,060	30,422	Avril	16
17,039	18,858	18,136	21,348	29,905	22,517	29,033	36,037	Mai	17
18,518	18,389	18,668	24,260	33,186	25,476	28,443	31,902	Juin	18
16,126	16,766	20,158	24,784	30,692	22,354	27,031	32,395	Juillet	19
17,694	17,579	17,485	21,709	29,287	23,044	27,976	31,750	Août	20
16,715	17,242	17,920	23,599	29,748	23,002	28,360	31,219	Septembre	21
17,471	17,455	18,728	24,660	29,667	24,521	28,823	32,395	Octobre	22
17,322	17,662	20,191	19,605	29,458	27,318	30,238	38,350	Novembre	23
18,464	19,081	22,267	23,459	31,945	31,809	31,026	37,478	Décembre	24
<u>Véhicules utilitaires:</u>									
13,831	12,911	14,299	17,820	42,728	25,718	39,956	58,003	Janvier	25
12,561	12,548	14,887	17,528	37,284	36,659	42,903	59,337	Février	26
15,596	14,517	15,593	22,025	39,115	43,756	49,600	70,634	Mars	27
17,336	17,805	18,560	29,650	49,970	49,161	56,824	80,196	Avril	28
20,414	20,742	21,989	31,540	53,019	55,277	74,318	100,576	Mai	29
18,709	21,657	21,982	31,763	52,804	55,966	68,199	102,424	Juin	30
16,304	17,841	20,008	33,191	43,374	44,240	58,118	79,028	Juillet	31
18,882	17,089	21,141	27,943	30,257	36,877	44,674	66,563	Août	32
19,528	18,507	22,621	32,893	33,426	34,234	42,341	53,577	Septembre	33
15,000	16,374	19,141	28,365	32,382	44,884	60,376	69,531	Octobre	34
15,286	15,768	18,048	24,864	36,797	54,603	71,277	79,815	Novembre	35
14,056	13,944	18,965	26,378	32,878	48,115	61,353	75,602	Décembre	36
<u>Autres biens commerciaux et industriels:</u>									
17,311	16,960	19,822	27,552	29,607	18,353	28,044	34,046	Janvier	37
16,495	12,944	19,989	30,386	27,178	20,035	29,118	26,681	Février	38
19,764	17,325	26,105	32,166	23,715	19,273	27,113	35,851	Mars	39
20,909	21,523	22,897	34,651	28,043	21,090	32,385	43,558	Avril	40
26,705	26,167	32,284	37,603	32,300	28,021	38,280	55,654	Mai	41
31,086	29,627	30,727	44,818	35,668	35,035	37,364	48,191	Juin	42
25,155	25,660	23,730	43,833	36,054	26,887	34,267	45,119	Juillet	43
24,819	24,042	25,353	34,169	25,848	29,017	34,531	39,948	Août	44
23,468	22,160	22,573	35,783	28,065	32,976	32,260	36,583	Septembre	45
22,031	20,742	25,180	34,440	29,736	32,047	36,836	39,363	Octobre	46
21,792	23,306	24,454	30,928	30,079	32,968	38,531	39,704	Novembre	47
20,824	21,378	22,539	41,938	25,884	44,959	37,667	43,070	Décembre	48

TABLE 9. Seasonally Adjusted Monthly Purchases of Sales Finance Paper, by Type of Paper, 1958-73

No.	Month	1958	1959	1960	1961	1962	1963	1964	1965
		thousands of dollars — milliers de dollars							
	<u>Passenger cars:</u>								
1	January	63,620	53,012	53,098	50,463	51,111	60,800	67,259	67,413
2	February	56,972	57,212	59,215	51,055	51,445	57,651	68,314	72,262
3	March	59,225	55,307	56,826	45,534	53,846	59,763	66,481	71,459
4	April	58,325	56,445	56,318	47,814	53,779	61,418	67,967	71,005
5	May	55,111	56,665	57,996	48,379	53,129	60,438	69,488	73,448
6	June	54,296	58,051	57,969	47,809	53,082	61,704	70,303	72,588
7	July	55,091	57,069	55,436	49,953	54,288	61,368	69,567	69,398
8	August	54,431	57,547	56,085	48,425	53,740	56,929	69,503	75,894
9	September	52,298	62,892	56,084	46,132	51,583	55,108	73,351	73,429
10	October	52,899	62,030	54,222	47,994	53,797	64,455	73,209	71,235
11	November	54,318	60,138	54,605	49,883	56,527	64,009	67,676	77,317
12	December	54,644	58,273	56,655	49,621	59,191	65,606	62,267	80,267
	<u>Other consumer goods:</u>								
13	January	17,296	14,131	16,735	16,012	17,067	16,667	16,578	17,013
14	February	16,567	17,549	17,375	15,758	17,740	15,967	18,362	19,145
15	March	17,652	16,140	17,756	15,624	17,283	16,107	17,406	16,027
16	April	16,501	16,693	16,986	15,808	16,680	16,757	18,152	15,728
17	May	16,977	17,557	16,647	15,327	17,609	16,285	17,348	15,918
18	June	15,447	18,137	16,785	15,154	17,227	17,163	16,191	14,356
19	July	16,817	17,062	17,042	20,170	16,769	16,463	16,529	15,526
20	August	16,420	17,858	15,876	16,145	18,012	15,534	16,118	16,869
21	September	17,360	17,981	15,686	14,470	17,709	15,790	16,503	15,807
22	October	17,276	17,960	16,742	15,298	15,565	15,626	15,550	16,424
23	November	16,503	18,506	17,985	14,936	17,298	16,153	15,996	15,697
24	December	16,064	18,040	16,627	13,628	16,861	16,141	14,299	14,908
	<u>Commercial vehicles:</u>								
25	January	10,551	11,301	12,812	12,099	11,272	12,919	13,461	13,870
26	February	8,825	13,279	13,634	10,485	11,583	13,257	13,487	14,339
27	March	10,440	12,096	12,810	10,907	11,686	13,659	13,171	16,619
28	April	10,072	12,126	12,787	11,468	12,042	12,642	14,923	13,874
29	May	9,799	11,973	13,369	11,064	10,326	12,986	14,727	14,688
30	June	9,269	13,404	13,407	10,487	11,897	13,233	15,352	14,073
31	July	9,203	12,954	12,531	11,014	12,083	13,432	15,340	14,236
32	August	9,821	12,341	13,092	10,700	12,219	13,222	13,536	15,402
33	September	9,508	14,197	12,239	11,674	13,239	12,553	14,205	14,953
34	October	9,923	13,112	12,224	11,265	11,991	14,007	15,216	15,091
35	November	10,106	13,739	12,128	11,537	12,505	13,481	16,069	16,201
36	December	10,558	13,368	12,802	11,378	12,743	13,698	13,788	17,960
	<u>Other commercial and industrial goods:</u>								
37	January	12,482	12,429	18,422	18,334	20,749	20,782	24,179	26,626
38	February	11,410	13,269	18,675	17,247	20,163	24,064	23,832	26,698
39	March	11,893	15,359	17,367	17,451	20,434	22,597	24,361	26,177
40	April	11,987	11,881	17,614	15,098	19,817	22,751	24,977	28,224
41	May	11,867	15,920	18,424	16,761	19,106	20,842	25,673	27,473
42	June	11,567	17,774	17,022	16,670	19,172	21,491	25,528	28,568
43	July	11,179	19,484	17,804	15,030	19,249	21,630	23,816	27,931
44	August	12,235	18,300	17,281	18,610	18,284	21,522	25,366	32,540
45	September	11,826	19,392	16,239	20,017	20,996	20,981	24,017	27,343
46	October	12,314	18,578	18,719	18,037	19,635	22,628	25,371	25,895
47	November	14,965	17,327	16,623	20,326	16,622	21,626	26,836	26,244
48	December	13,926	18,814	18,534	18,620	22,146	21,933	27,150	23,671

TABLEAU 9. Valeurs désaisonnalisées des effets de commerce achetés, par mois et par genre, 1958-73

1966	1967	1968	1969	1970	1971	1972	1973	Mois	No
thousands of dollars — milliers de dollars									
<u>Voitures particulières:</u>									
74,261	70,841	68,877	75,995	57,076	38,654	48,369	59,224	Janvier	1
70,877	67,694	71,575	77,305	56,817	38,703	50,341	59,567	Février	2
73,053	67,124	73,514	74,258	52,922	40,035	46,237	60,500	Mars	3
69,652	69,536	72,717	74,873	54,442	42,355	57,503	56,458	Avril	4
65,449	69,521	72,852	73,387	54,197	42,100	53,297	57,315	Mai	5
69,876	69,338	72,849	75,989	52,758	43,624	53,059	54,439	Juin	6
74,632	66,299	73,630	78,221	52,761	44,177	53,117	58,398	Juillet	7
73,663	60,539	76,181	78,857	52,224	47,628	50,894	57,902	Août	8
75,609	63,974	74,492	91,664	50,977	48,566	45,145	58,911	Septembre	9
74,176	64,480	77,169	85,283	49,710	49,460	53,630	58,871	Octobre	10
75,623	63,478	76,578	82,848	45,878	49,847	55,038	59,850	Novembre	11
77,384	68,207	77,036	77,573	35,676	49,597	57,724	61,009	Décembre	12
<u>Autres biens de consommation:</u>									
15,902	15,645	15,168	15,600	35,426	21,105	24,241	35,433	Janvier	13
14,958	16,714	15,097	16,890	38,184	20,361	26,162	29,312	Février	14
15,493	16,521	15,649	18,083	33,124	20,233	25,937	33,056	Mars	15
15,667	15,735	15,807	20,242	31,042	20,721	26,732	31,120	Avril	16
15,323	16,529	16,266	20,000	28,291	20,687	26,677	32,873	Mai	17
16,123	16,252	16,600	20,986	27,426	23,191	25,889	29,172	Juin	18
15,654	15,944	17,834	21,954	27,307	21,645	26,171	31,462	Juillet	19
16,002	16,012	16,889	20,989	28,384	22,457	27,252	30,894	Août	20
15,669	16,349	16,620	21,531	26,943	22,476	27,698	30,594	Septembre	21
16,280	15,705	16,492	22,068	27,970	23,396	27,493	30,992	Octobre	22
15,819	16,288	19,316	18,786	26,825	24,493	27,114	34,297	Novembre	23
16,407	16,813	18,924	19,341	26,036	26,171	25,530	30,862	Décembre	24
<u>Véhicules utilitaires:</u>									
17,929	16,005	17,542	22,114	49,172	33,204	50,338	68,936	Janvier	25
16,358	16,394	18,239	22,968	47,719	42,899	49,052	69,573	Février	26
16,630	15,992	18,297	25,156	43,329	41,472	48,552	70,946	Mars	27
16,795	16,946	16,741	26,579	45,502	42,081	49,917	68,804	Avril	28
16,405	16,580	17,856	26,484	44,715	41,156	52,077	73,830	Mai	29
14,937	17,757	18,727	26,225	42,185	42,027	53,315	78,239	Juin	30
16,215	17,311	18,354	29,553	38,670	42,744	56,074	77,633	Juillet	31
16,662	14,669	19,495	26,911	30,587	46,754	54,954	80,694	Août	32
17,462	17,158	19,871	28,091	30,552	47,185	58,891	78,284	Septembre	33
16,386	17,281	19,396	29,800	33,756	50,951	67,736	72,241	Octobre	34
16,409	16,834	21,161	28,797	42,276	50,638	66,190	76,189	Novembre	35
16,296	16,913	21,645	29,895	36,177	49,269	66,329	79,662	Décembre	36
<u>Autres biens commerciaux et industriels:</u>									
22,042	21,683	23,325	31,306	34,394	22,187	33,226	38,722	Janvier	37
22,476	17,118	24,407	38,011	33,579	23,488	33,185	31,289	Février	38
22,557	19,435	31,250	37,388	27,924	23,411	32,497	45,517	Mars	39
20,889	22,292	23,516	35,083	27,450	22,563	35,452	46,280	Avril	40
22,819	21,049	25,818	31,198	27,941	24,994	32,503	45,672	Mai	41
22,434	22,337	24,001	34,736	27,612	28,616	31,421	43,195	Juin	42
22,596	22,259	19,525	35,661	28,932	26,521	33,817	43,613	Juillet	43
22,959	22,496	24,708	35,117	26,150	30,472	34,088	40,055	Août	44
23,581	22,798	23,418	37,300	28,672	31,647	34,900	38,099	Septembre	45
23,361	22,496	25,648	34,580	30,874	31,979	35,227	36,794	Octobre	46
22,365	23,246	26,060	33,462	32,091	32,191	34,863	38,430	Novembre	47
22,715	24,642	26,283	46,735	28,990	38,952	35,478	39,627	Décembre	48

TABLE 10. Wholesale Financing and Average Repayment Terms on Retail Paper Purchased by Sales Financing Companies - 1956-1973 and Quarters 1972-73

TABLEAU 10. Financement à la vente en gros et échéance moyenne de remboursement des effets du commerce de détail achetés par des sociétés de financement des ventes - 1956 à 1973 et trimestres 1972-73

Periods — Périodes	Wholesale financing — Financement au stade de gros			Average repayment terms on retail paper purchased — Durée moyenne de remboursement des effets de détail achetés					
	Paper purchased — Titres achetés	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstand- ing (end of period) — Créances actives (fin de période)	Passenger cars and commercial vehicles — Voitures particulières et véhicules commerciaux				Other consumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
				New — Neufs		Used — D'occasion			
				P.C. — V.P.	C.V. — V.C.	P.C. — V.P.	C.V. — V.C.		
	millions of dollars — millions de dollars			months — mois					
1956	1,213.0	..	182.0	..		..		..	..
1957	1,185.0	1,165.0	202.0	..		..		..	..
1958	1,104.9	1,116.2	190.7	24.1		17.0		20.1	25.1
1959	1,306.9	1,300.8	196.8	25.2		17.6		23.2	26.9
1960	1,353.5	1,320.9	229.4	25.9		17.6		23.3	27.9
1961	1,282.5	1,328.1	183.8	26.5		17.9		24.4	29.8
1962	1,566.4	1,510.2	240.0	27.6		19.0		24.8	31.6
1963	1,861.8	1,800.6	301.2	28.7		20.2		24.4	32.6
1964	2,063.5	2,097.1	267.6	29.4		21.6		23.6	31.7
1965	2,659.3	2,474.7	452.2	29.1		22.4		24.5	32.3
1966	2,498.7	2,526.7	424.2	29.2		22.6		24.4	31.0
1967	2,546.9	2,525.1	446.0	29.3		22.8		24.6	31.3
1968	3,020.8	2,863.2	603.6	29.9		23.2		27.3	32.8
1969	3,177.2	3,095.8	685.0	30.1		23.5		29.3	33.1
1970	2,548.8	2,708.8	525.0	29.8		23.0		36.6	32.8
1971	3,863.7	3,664.1	724.6	28.7		23.0		39.9	33.8
1972	4,134.9	4,026.6	832.8	31.1	30.9	24.2	22.7	38.7	35.0
1973	5,171.0	5,016.3	987.5	32.8	33.0	25.2	24.1	36.5	36.0
1972 — I	871.6	718.9	877.3	31.3	29.9	24.1	22.3	34.9	34.6
II	1,176.4	1,280.0	773.7	31.6	30.2	24.1	22.3	40.8	34.5
III	810.9	871.0	713.6	32.0	31.5	23.8	22.5	43.6	35.0
IV	1,276.0	1,156.7	832.8	31.2	31.7	24.7	23.5	35.6	35.8
1973 — I	1,054.4	837.2	1,050.0	33.2	33.0	25.0	23.8	40.2	35.3
II	1,633.0	1,682.1	1,000.9	33.3	32.9	25.0	24.0	38.3	35.2
III	1,044.5	1,165.8	879.6	32.6	33.4	25.2	23.9	36.5	36.7
IV	1,439.1	1,331.2	987.5	32.1	32.7	25.8	24.5	30.8	36.8

TABLE 11. New Passenger Cars Financed for Commercial Purposes

TABLEAU 11. Voitures particulières neuves financées à des fins commerciales

Periods — Périodes	Number — Nombre	Volume — Titres achetés	Balances outstanding — Créances actives
dollars			
1970	41,364	156,456,510	182,317,357
1971	46,261	188,658,941	207,271,487
1972	48,795	205,408,255	241,502,689
1973	66,989	303,536,071	324,009,474
January - Janvier	4,519	20,362,712	262,070,829
February - Février	4,301	19,057,666	267,836,310
March - Mars	5,600	25,879,924	279,235,966
April - Avril	6,553	29,858,284	302,213,852
May - Mai	8,914	40,183,341	308,427,754
June - Juin	9,598	40,549,067	340,598,340
July - Juillet	5,577	24,861,492	348,849,283
August - Août	3,562	16,906,516	352,471,759
September - Septembre	1,635	8,985,579	345,720,884
October - Octobre	4,061	18,828,495	331,386,048
November - Novembre	6,285	29,209,119	326,121,498
December - Décembre	6,384	28,853,876	324,009,474

TABLE 12. Lease and Rental Financing

TABLEAU 12. Financement de baux et de contrats de location

Periods — Périodes	Motor vehicles — Véhicules automobiles			All other (machinery and equipment) — Tous autres (machines, matériel, etc.)		
	Amount financed	Estimated repayments	Balances outstanding (end of period)	Amount financed	Estimated repayments	Balances outstanding (end of period)
	Montant du financement	Remboursements estimatifs	Créances actives (fin de période)	Montant du financement	Remboursements estimatifs	Créances actives (fin de période)
\$'000						
1970	27,974	19,828	46,870	84,387	27,690	183,520
1971	24,703	...	40,380	90,504	...	223,939
1972	46,046	22,192	64,234	172,965	71,928	334,996
1973	65,082	36,713	92,603	194,545	69,637	459,904
1973 - I	16,075	13,668	66,641	18,617	14,594	339,019
II	14,821	7,376	74,086	37,073	13,998	362,094
III	13,841	8,161	79,766	43,452	17,563	387,983
IV	20,345	7,508	92,603	95,403	23,482	459,904

List of Sales Financing Companies Covered at December 31, 1973

Répertoire des sociétés de financement au 31 décembre 1973

Name - Nom	Address - Adresse
Acadia Acceptance Co. Ltd.	5645 Cambie St., Vancouver 15, B.C.
Ace Finance Corp. Ltd.	4770 Kent Ave., Room 100, Montréal 249, Qué.
Acme Acceptance (London) Ltd.	Box 531, 110 Dundas St., London 12, Ont.
Admiral Acceptance Corp. Ltd.	2400 Yonge St., Toronto, Ont. M4P 2H4
Associates Acceptance Co. Ltd.	Associates Bldg., South Bend, Indiana 46624, U.S.A.
Avco Financial Services Canada Ltd.	201 Queen's Ave., London 12, Ont.
B & M Finance Corp.	133 Rue Notre Dame, C.P. 247, St. Rémi, L'té Napierville, Qué.
Baker Acceptance Co. Ltd.	500 University Ave., Toronto 101, Ont.
Beneficial Finance Co. of Canada Ltd.	2010 Yonge St., Toronto, Ont. M4S 2A1
Bonaccord Finance Corp. Ltd.	822 Main St., Moncton, N.B.
Brentwood Investments Ltd.	4650 Lougheed Highway, North Burnaby, B.C.
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto, Ont. M4V 1L8
Canadian Trailmobile Finance Ltd.	P.O. Box 848, Brantford, Ont.
Capital Credit Corp. Ltd.	3985 Mains St., Vancouver, B.C.
Capital Finance Ltd.	112 Adelaide St., E., Toronto, Ont. M5C 1L5
Capri Finance Corp.	3897 Ave. Bannantyne, Verdun 203, Qué.
Carling Acceptance Ltd.	56 Sparks St., Ottawa 4, Ont.
J.I. Case Credit Corp.	700 State St., Racine, Wisconsin, U.S.A.
Chrysler Credit Canada Ltd.	P.O. Box 5360, Detroit, Michigan, 48235, U.S.A.
Citizen's Finance Co. Ltd.	1320 Fenwick Lane, Silver Springs, Maryland, U.S.A. 20910
Clark Equipment Credit of Canada	1195 Talbot Street, E. St. Thomas, Ont.
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué.
Commercial Credit Corp. Ltd.	95 St. Clair Ave. W., Toronto 195, Ont.
Commodity Discount Ltd.	4141 Sherbrooke St., W., Montréal 215, Qué.
Consumer's Finance Corp. Ltd.	Box 129, Mission City, B.C.
Continental Discount Corp.	81-51ème Ave. Est, La Sarre Co, Abitibi, Qué.
Credit Bic Inc.	1281 Boul. Jacques-Cartier, C.P. 243, Mont-Joli, Qué.
Credit Stanstead Inc.	79 rue Court, C.P. 10 Coaticook, Qué.
Danforth Discount Ltd.	898 Danforth Ave., Toronto 275, Ont.
Dual Acceptance Ltd.	5333 St James St., West, Montréal, Qué.
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor 14, Ont.
Equipment Finance Corp. Ltd.	407 McGill St., Suite 1010, Montréal 126, Qué.
Federal Acceptance Corp.	4141 Sherbrooke St., W., Westmont, Qué.
Finance Ferland Inc.	465 Notre-Dame, Ste. Marie, Beauce, Qué.
Finance Mercantile Inc.	1900 rue Moreau, Montréal, Qué.
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121, U.S.A.
Forteresse Industrielle Ltée	St-Damien, C'té, Bellechasse, Qué.
Frontier Acceptance Corp. Ltd.	195 Dufferin Ave., Box 5376, London 12, Ont.
Garry Finance Corp. Ltd.	201-228 Notre-Dame Ave., Winnipeg, Man. R3B 1M7
Genelcan Ltd.	214 King Street West, Toronto, Ont.
General Motors Acceptance Corp. of Canada Ltd.	145 King St., W., Toronto, Ont. M5H 3K7
Gibraltar Discount Co. Ltd.	233 Carlaw Ave., Toronto, Ont.
Granby Finance Corp.	50 Rue Centre, Granby, Qué.
Guardian Finance Group	298 Garry St., Winnipeg, Man.
Gulf Acceptance Corp. Ltd.	3220 Wellington St., Verdun, Qué.
Hamco Investment Inc.	1330 Maguire Ave., Sillery, Qué.
Hamilton Discount Corp. Ltd.	42 James St., N., Hamilton 11, Ont.
Hartex Investments Ltd.	2333 Government St., Victoria, B.C.
Household Finance Corp. of Canada	85 Bloor St., E., Toronto 285, Ont.
Hussmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont.
IAC Limited	45 St. Clair Ave. W., Toronto 195, Ont.
Indianhead Financial Services Ltd.	76 University Ave., W., Suite 207, Windsor, Ont. N9A 2Y4
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton, Ont. L8N 3S5
Island Finances Ltd.	762 Fort St., Victoria, B.C.
Jaeger Finance of Canada Ltd.	Gaylord Road, St. Thomas, Ont.
Kimberly Finance Corporation Ltd.	797 Don Mills Rd., Suite 711, Don Mills, Ont.
Koehring Finance Canada	P.O. Box 490, Brantford, Ont.
La Cie de Finance J. Cardinal Ltée	2642 rue Allard, Montréal, Qué. H4E 2L6
Laurentide Finance Corp. Ltd.	1177 W. Hastings St., Vancouver 5, B.C.
Les Mutuellistes - Caisse d'Épargne et de Crédit	1600 Jacques-Cartier, C.P. 306, Mont-Joli, Qué.
London Credit Company Ltd.	Water Street, St. John's, Nfld.
Mack Financial (Canada) Ltd.	Box M, Allentown Pinn, U.S.A. 18105
Mainland Finance Ltd.	7199 Horne Ave., Box 3038, Mission City, B.C. V2V 4J3
Mars Finance Inc.	B.P. 1150, Chicoutimi, Qué.
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St. W., Toronto 150, Ont.
Mentor Acceptance Corp. Ltd.	5390 Decarie, Blvd., Montréal, Qué.
Mutual Discount Co.	3532 Eglinton Ave. W., Toronto 335, Ont.
Neptune Acceptance Ltd.	31 Wellesly St., West, Toronto, Ont.

List of Sales Financing Companies Covered at December 31, 1973 - Concluded

Répertoire des sociétés de financement au 31 décembre 1973 - fin

Name - Nom	Address - Adresse
Niagara Finance Co. Ltd.	1300 Yonge St., Toronto 7, Ont.
Ocean Co. Ltd.	Box 638, Windsor, N.S.
Overland Acceptance Ltd.	3750 Kitchener, Burnaby, B.C.
Paramount Discount Corp. 1961 Ltd.	105 Main St. E., Hamilton 20, Ont.
Par Finance Co. Ltd.	1526 Ottawa St., Windsor, Ont.
Patrons Acceptance Ltd.	151 City Centre DR., Box 527, Mississauga, Ont. L5A 3A4
Penticton Securities Ltd.	1765 Main St., Penticton, B.C.
H.G. Pett Finance Co.	85 Dawlish Ave., Toronto 317, Ont.
Philips Acceptance Corp. Ltd.	116 Vanderhoof Ave., Toronto 17, Ont.
Primaco Ltée	10 Ouest rue St. Jacques, Montréal, Qué.
Regent Acceptance Corp. Ltd.	143 Main St. E., P.O. Box 635, Hamilton 20, Ont.
Seaboard Acceptance Corp. Ltd.	2211 W. 4th Ave., Vancouver 9, B.C.
Seyern Investment Co. Ltd.	8 Peter Street South, Orillia, Ont.
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man.
Stirling-Dynes Ltd.	260 Church St., Oakville, Ont.
Superior Acceptance Corp. Ltd.	22 College St., Toronto 181, Ont.
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto 285, Ont.
Transamerica Financial Corp. Can.	120 Eglinton Ave. E., Toronto 315, Ont.
Triad Acceptance Co.	90 Eglinton Ave. E., Toronto 315, Ont.
Tri-State Acceptance Co. Ltd.	510-532 Donald St., Winnipeg, Man.
Union Acceptance Corp. Ltd.	1177 West Hastings St., Vancouver, B.C.
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Dominions Finance Corp. Ltd.	185 Bloor St. E., Toronto 285, Ont.
United Dominions Investments Ltd.	185 Bloor St. E., Toronto 285, Ont.
Wardley Canada Ltd.	1818-200 Granville Square, Vancouver, B.C. V6C 1L3
Wayne Sales Financial Corp.	2650 Metcalfe St., Windsor, Ont.
Westcorp Industries Ltd.	407 - 980 W. Pender St., Vancouver 3, B.C.
Western Finance Co. Ltd.	714 Clarkson, New Westminster, B.C.
Westward Investments Ltd.	125 Higgins Ave., Winnipeg, Man. R3C 3B3
White Motor Credit Corp. of Canada Ltd.	6205 Airport Rd., Mississauga, Ont. L4V 1E2



**SALES FINANCING AND
CONSUMER CREDIT
1973**

Complete and mail one copy within
30 days of receipt.

Collected by the authority - Statistics
Act, Chapter 15, Statutes of Canada
1970-71-72.

(Exemplaires français disponibles sur demande)

Revise name or address if not correct

This report covers all companies engaged in instalment sales financing and contains the following Sections:

Section 1 - Retail Sales Financing

Section 4 - Consumer Financing

Section 2 - Provincial Distribution of
Retail Sales Financing

Section 5 - Lease and Rental Financing

Section 3 - Wholesale Financing

Section 6 - All Other Receivables

READ THESE NOTES BEFORE COMPLETING

1. Include all your Canadian branches in this report.
2. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space reserved below.
3. If you did not operate for the full calendar year, show data for that portion of the year during which you were in business.
4. If exact data are only available for group totals in Section 1, show these and estimate the commodity breakdown.
5. **"Paper Purchased"** during 1973 should show only the value of the original amount financed for goods secured by conditional sales agreements, omitting unearned finance charges. **Exclude** renewal transactions, paper bought from other financing firms and lease paper.
6. **"Balances Outstanding"** as at December 31, 1973 should show only the principal amount outstanding net of unearned finance charges for all paper on your books, including renewal transactions, whenever purchased. **Exclude** lease paper.
7. **"Consumer Goods"** are those bought for personal use and not for resale.
8. **"Commercial and Industrial Goods"** are those bought for business and farm use and not for resale.
9. **"Lease Financing"** covers only financing where no conditional sales agreement is involved and the financing company **itself** retains ownership of goods and acts as lessor.
10. Passenger cars financed for commercial purposes, e.g. taxis and other fleets, should be reported as "commercial vehicles."
11. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation under Remarks on page 4.
12. The results of this survey will be published in the report Sales Financing (Catalogue No. 63-211). For any information relating to this survey contact the Consumer Credit Section, Merchandising and Services Division, Statistics Canada, Ottawa, K1A 0V4 (Tel. 613-992-7344 or Telex 053-3585).

List companies combined in this report:

1. _____
2. _____
3. _____
4. _____

1. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements)

Commodity Description	Retail paper purchased, 1973 (see notes 4 and 5)		Balances outstanding, December 31, 1973 (see note 6)
	Units	Dollar volume	
	(Exclude renewal transactions and paper purchased from other finance firms)		\$ (omit cents)
A. CONSUMER GOODS:			
(i) Motor vehicles:			
Passenger cars (see Notes 7, 10 and 11)	New		
	Used		
Sub-total, passenger cars			
(ii) Other consumer goods:	x x x x x		
T.V., radios, record players (and combination sets)	x x x x x		
Electric and gas household appliances (refrigerators, stoves, washers, dryers, portable appliances, etc.)	x x x x x		
	x x x x x		
Furniture and home furnishings	x x x x x		
Home improvement goods (heating, air conditioning and plumbing equipment, doors, windows and screens, etc.)	x x x x x		
	x x x x x		
Mobile homes (at least 10 feet wide and 29 feet long)			
Recreational equipment (musical instruments, boats, snow- mobiles, motorcycles, sporting goods, travel trailers, airplanes and helicopters)	x x x x x		
	x x x x x		
All other consumer goods (clothing, china, jewellery, etc.)	x x x x x		
	x x x x x		
Sub-total, other consumer goods	x x x x x		
	x x x x x		
Total consumer goods	x x x x x		
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles:			
Trucks, vans, buses and other commercial vehicles (see Notes 8, 10 and 11)	New		
	Used		
Sub-total, commercial vehicles			
(ii) Other commercial and industrial goods:	x x x x x		
Highway and general construction equipment	x x x x x		
	x x x x x		
Farm machinery and equipment	x x x x x		
All other (forestry, transportation, general industrial machinery and equipment)	x x x x x		
	x x x x x		
Sub-total, other commercial and industrial goods	x x x x x		
	x x x x x		
Total commercial and industrial goods	x x x x x		
	x x x x x		
GRAND TOTAL, RETAIL FINANCING	x x x x x		
	x x x x x		

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1.

Note: Classify by province of origin rather than by location of office, if possible.

Note: Classify by province of origin rather than by location of office, if possible.

Province of origin	Total retail financing (consumer goods only)	Consumer goods paper purchased during 1973					Balances outstanding at 31/12/73 (consumer goods only)
		Passenger cars (see note 10)				All other consumer goods	
		New		Used			
	\$ (omit cents)	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	\$ (omit cents)
Newfoundland							
Prince Edward Island..							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba.....							
Saskatchewan							
Alberta							
British Columbia.....							
Yukon and N.W.T.....							
CANADA							

Province of origin	Total retail financing (commercial goods only)	Commercial and industrial goods paper purchased during 1973					Balances outstanding at 31/12/73 (commercial goods only)
		Commercial vehicles (see note 10)				All other commercial goods	
		New		Used			
	\$ (omit cents)	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	\$ (omit cents)
Newfoundland							
Prince Edward Island..							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba.....							
Saskatchewan							
Alberta							
British Columbia.....							
Yukon and N.W.T.....							
CANADA							

OTHER FINANCING	Number of Units	Amount transacted during 1973	Balances outstanding, December 31, 1973
	x x x x x x x x x x x x x x x x x x x x	\$ (omit cents)	\$ (omit cents)
3. WHOLESALE FINANCING (financing of transactions between retail dealer and supplier)			
4. CONSUMER FINANCING: (Personal cash loans)	x x x x x x x x x x		(net)
(a) Loans subject to the Small Loans Act			
(b) Other personal cash loans over \$1,500 (include loans against cars and other consumer durable goods already paid for but exclude residential mortgage loans)	x x x x x x x x x x x x x x x		(net)
5. LEASE AND RENTAL FINANCING: (see Note 9)			
(a) Passenger cars			
(b) Trucks, vans, buses and other commercial vehicles			
(c) All other (machinery and equipment, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		
6. ALL OTHER RECEIVABLES: (include commercial loans, capital loans, dealer loans, residential mortgage loans and all other re- ceivables)	x x x x x x x x x x	x x x x x x x x x x	

CERTIFICATE

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From _____ 19 _____ to _____ 19 _____

Name (in block letters)	Title	
Signature	Tel. number	Date of this report
		19

REMARKS



Division du commerce et des services

FINANCEMENT DES VENTES ET CRÉDIT À LA CONSOMMATION 1973

Renvoyer un exemplaire dûment rempli au plus tard
30 jours après réception.

Déclaration exigée en vertu de la Loi
sur la statistique, chapitre 15, Statuts
du Canada de 1970-71-72.

(English copies available on request)

Corriger le nom et l'adresse s'il y a lieu

Le présent questionnaire s'adresse à toute société qui s'occupe du financement des ventes à tempérament; il renferme les sections suivantes:

Section 1 – Financement des ventes au détail

Section 2 – Répartition par province du finance-
ment des ventes au détail

Section 3 – Financement des ventes de gros

Section 4 – Prêts à la consommation

Section 5 – Financement de baux et de contrats
de location

Section 6 – Autres prêts

LIRE CES NOTES AVANT DE REMPLIR LE QUESTIONNAIRE

1. Le présent questionnaire s'applique à toutes vos succursales canadiennes.
2. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés ci-dessous.
3. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrivez les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
4. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
5. Les "**Effets de commerce achetés**" en 1973 doivent comprendre seulement la valeur du montant initial du financement pour les biens acquis par contrat de vente conditionnelle, sans les frais de financement non acquis. **Ne pas compter** les renouvellements, les effets achetés à d'autres sociétés de financement ni le financement de baux.
6. Les "**Soldes débiteurs**" au 31 décembre 1973 ne doivent comprendre que le montant principal à recouvrer, sans les frais de financement non acquis, à l'égard de tous les effets inscrits dans vos livres, y compris les renouvellements, quelle que soit la date de l'achat. Ne pas compter le financement de baux.
7. Les "**Biens de consommation**" sont ceux que l'on achète pour son usage personnel et non pour la revente.
8. Les "**Biens commerciaux et industriels**" sont ceux que l'on achète à des fins commerciales industrielles ou agricoles et non pour la revente.
9. Le "**Financement des baux**" porte uniquement sur les opérations de financement excluant les ventes sans condition et dans lesquelles les compagnies de prêt elles-mêmes gardent la propriété des biens et agissent à titre de bailleurs.
10. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme "véhicules utilitaires".
11. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication sous la rubrique Remarques à la page 4.
12. Les résultats de cette enquête paraîtront dans la publication Le financement des ventes (numéro 63-211 au Catalogue). Pour tout renseignement sur cette enquête, communiquez avec la Section du crédit à la consommation, Division du commerce et des services, Statistique Canada, Ottawa, K1A 0V4 (Téléphone 613-992-7344 ou le Telex 053-3585).

Liste des sociétés visées par la présente déclaration:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

1. FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Marchandise	Effets de commerce achetés, 1973 (Voir notes 4 et 5)		Soldes débiteurs, 31 décembre, 1973 (Voir note 6)
	Unités	Valeur en dollars	
	(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)		\$(omettre les cents)
A. BIENS DE CONSOMMATION			
(i) Véhicules automobiles:			
Voitures particulières (Voir notes 7, 10 et 11)	<div> <div>Neuves</div> <div>D'occasion.....</div> </div>		
Total partiel, voitures particulières			
(ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et ensembles radio- phono).....	x x x x x x x x x x		
Appareils ménagers au gaz et à l'électricité (réfrigéra- teurs, cuisinières, machines à laver, sècheuses, appareils portatifs, etc.).....	x x x x x x x x x x		
Meubles et articles d'ameublement	x x x x x x x x x x		
Biens pour améliorations aux habitations (matériel de chauffage, de climatisation et de plomberie, portes, fenêtres et moustiquaires, etc.).....	x x x x x x x x x x		
Maisons mobiles (10 pieds de large et 29 de long au minimum)			
Matériel de loisirs, instruments de musique, bateaux, moteurs, motocyclettes, articles de sport, caravanes, aéronefs.....	x x x x x x x x x x		
Autres biens de consommation (vêtements, porcelaine, bijoux, etc.).....	x x x x x x x x x x		
Total partiel, autres biens de consommation	x x x x x x x x x x		
Total, biens de consommation	x x x x x x x x x x		
B. BIENS COMMERCIAUX ET INDUSTRIELS			
(i) Véhicules automobiles:			
Camions, autobus et autres véhicules utilitaires (Voir notes 8, 10 et 11)	<div> <div>Neufs</div> <div>D'occasion.....</div> </div>		
Total partiel, véhicules utilitaires			
(ii) Autres biens commerciaux et industriels:			
Matériel de construction routière et de construction géné- rale	x x x x x x x x x x		
Machines et matériel agricoles.....	x x x x x x x x x x		
Autres (matériel forestier, de transport et tous autres machines et matériel général industriels)	x x x x x x x x x x		
Total partiel, autres biens commerciaux et industriels ..	x x x x x x x x x x		
Total, biens commerciaux et industriels.....	x x x x x x x x x x		
TOTAL GÉNÉRAL, FINANCEMENT DES VENTES AU DÉTAIL.....	x x x x x x x x x x		

2. RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DÉTAIL, SUIVANT LA SECTION 1.

Nota: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau.

Note: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau.							
Province d'origine	Total, finance- ment des ventes au détail (biens de consommation seulement)	Effets de commerce achetés en 1973 – biens de consommation					Solde débiteur 31 décembre, 1973 (biens de consommation seulement)
		Voitures particulières (voir note 10)				Autres biens de consommation	
		Neuves		D'occasion			
	\$ (omettre cents)	Unités	\$ (omettre cents)	Unités	\$ (omettre cents)	\$ (omettre cents)	\$ (omettre cents)
Terre-Neuve.....							
Île-du-Prince-Édouard.....							
Nouvelle-Écosse.....							
Nouveau-Brunswick							
Québec							
Ontario							
Manitoba.....							
Saskatchewan							
Alberta							
Colombie-Britannique..							
Yukon et les T.N.-O. ..							
CANADA							

Province d'origine	Total, finance- ment des ventes au détail (biens commerciaux seulement)	Effets de commerce achetés en 1973 – biens à usage commercial					Solde débiteur 31 décembre, 1973 (biens commerciaux seulement)
		Véhicules utilitaires (voir note 10)				Autres biens commerciaux	
		Neufs		D'occasion			
	\$ (omettre cents)	Unités	\$ (omettre cents)	Unités	\$ (omettre cents)	\$ (omettre cents)	\$ (omettre cents)
Terre-Neuve.....							
Île-du-Prince-Édouard.....							
Nouvelle-Écosse.....							
Nouveau-Brunswick							
Québec							
Ontario							
Manitoba.....							
Saskatchewan							
Alberta							
Colombie-Britannique..							
Yukon et les T.N.-O. ..							
CANADA							

AUTRES GENRES DE FINANCEMENT	Nombre d'unités	Montant des opérations 1973	Soldes débiteurs, 31 décembre, 1973
		\$(omettre les cents)	\$(omettre les cents)
3. FINANCEMENT DES VENTES EN GROS (financement des opérations entre détaillants et grossistes)	x x x x x x x x x x x x x x x x x x x x		
4. PRÊTS À LA CONSOMMATION:			
a) Prêts réglementés par la loi sur les petits prêts	x x x x x x x x x x		(net)
b) Autres prêts personnels en espèces dépassant \$1,500 (inclure les prêts garantis par les automobiles et les autres biens de consommation déjà payés mais exclure les prêts hypothécaires résidentiels)	x x x x x x x x x x x x x x x x x x x x		(net)
5. FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION (Voir Note 9)			
a) Voitures particulières			
b) Camions, autobus, et autres véhicules commerciaux			
c) Tous autres (machines et matériel, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		
6. AUTRES PRÊTS: Inclure les prêts commerciaux, les prêts destinés à des investissements, les prêts faits par l'entremise des marchands, les prêts hypothécaires résidentiels, etc.)	x x x x x x x x x x	x x x x x x x x x x	

ATTESTATION

J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:

Du _____ 19 ____ au _____ 19 ____

Nom (en lettres moulées)	Titre	
Signature	N° de tél.	Date

19

REMARQUES

Publications de Statistique Canada portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

Numéro de
catalogue

11-003F	Revue statistique du Canada, M., F.
13-547	Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, HS., A.
13-530	Financial Flow Accounts, 1962-67, HS., A.
13-002	Financial Flow Accounts, System of National Accounts, T., A.
61-004	Crédit à la Consommation, M., Bil.
61-006	Institutions Financières - Statistiques Financières, T., Bil.
61-207	Corporation Financial Statistics, A., A.
61-208	Corporation Taxation Statistics, A., A.
61-209	Caisses d'épargne et de crédit, A., Bil.
61-512	Liens de parenté entre firmes, 1969, HS., Bil.
63-007	Ventes de véhicules automobiles neufs, M., Bil.
63-013	Le financement des ventes, M., Bil.
63-208	Ventes de véhicules automobiles neufs, A., Bil.

A. Annual M. Mensuel T. Trimestriel HS. Hors Série

A. Anglais F. Français Bil. Bilingue

Outre les publications ci-dessus énumérées, Statistique Canada publie une grande variété de rapports statistiques sur le Canada tant dans le domaine économique que social. On peut se procurer gratuitement un catalogue complet des publications courantes à Statistique Canada, Ottawa, K1A 0T6, Canada.

Other Statistics Canada publications relating to Sales Finance Companies and commercial and consumer credit.

Catalogue
number

11-003 Canadian Statistical Review, M., E.
13-547 Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, O., E.
13-530 Financial Flow Accounts, 1962-67, O., E.
13-002 Financial Flow Accounts, System of National Accounts, Q. E.
61-004 Consumer Credit, M., Bil.
61-006 Financial Institutions - Financial Statistics, Q., Bil.
61-207 Corporation Financial Statistics, A., E.
61-208 Corporation Taxation Statistics, A., E.
61-209 Credit Union, A., Bil.
61-512 Intercompany Ownership, 1969, O., Bil.
63-007 New Motor Vehicle Sales, M., Bil.
63-013 Sales Financing, M., Bil.
63-208 New Motor Vehicle Sales, A., Bil.

A. Annual M. Monthly Q. Quarterly O. Occasional
E. English F. French Bil. Bilingual

In addition to the selected publications listed above, Statistics Canada publishes a wide range of statistical reports on Canadian economic and social affairs. A comprehensive catalogue of all current publications is available free on request from Statistics Canada, Ottawa, K1A 0T6, Canada.

Sales financing

1974

Le financement des ventes

1974

Government
Publications

SALES FINANCING

LE FINANCEMENT DES VENTES

1974

Published by Authority of
The Minister of Industry, Trade and Commerce

Publication autorisée par
le ministre de l'Industrie et du Commerce

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Information Canada
Ottawa

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SYMBOLS

The following standard symbols are used in Statistics Canada publications:

.. figures not available.

... figures not appropriate or not applicable.

— nil or zero.

-- amount too small to be expressed.

P preliminary figures.

r revised figures.

x confidential to meet secrecy requirements of the Statistics Act.

Note: Components may not add to totals due to rounding.

SIGNES CONVENTIONNELS

Les signes conventionnels suivants sont employés uniformément dans les publications de Statistique Canada:

.. nombres indisponibles.

... n'ayant pas lieu de figurer.

— néant ou zéro.

-- nombres infimes.

P nombres provisoires.

r nombres rectifiés.

x confidentiel en vertu des dispositions de la Loi sur la statistique relatives au secret.

Nota: Les chiffres ayant été arrondis, les totaux ne correspondent pas toujours.

Concepts and Definitions

This annual survey of sales financing in Canada covers firms engaged in the instalment financing of retail sales of consumer and commercial goods. (A list of these firms, together with a sample of the questionnaire used for the survey will be found on the back pages of this publication.) The universe includes independent sales finance companies, the sales finance company subsidiaries of automobile, truck and farm implement manufacturers, as well as those consumer loan companies which also finance conditional sales contracts. Not included in this survey are the statistics on instalment financing done by acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. The sales financing activity of this type of company is regarded as being essentially an extension of the merchandising function and their statistics are included with the accounts receivable reported by department stores and other retail merchandising establishments in the monthly bulletin Consumer Credit (Catalogue 61-004). At year end 1974 about a dozen such acceptance companies reported accounts receivable of \$1,107.7 million, for purchases of consumer goods.

Users of this publication should be aware that certain changes in recent years both in concepts and valuation have affected the historical continuity of the statistical series. In 1970, coverage was extended to include the sales financing done by consumer loan companies. At the same time a transfer was made of passenger cars known to be financed for commercial purposes from the consumer goods to the commercial vehicles category. Table 10 shows the number and value of vehicles affected by this transfer but only in Table 5 are these vehicles and their values reclassified to maintain historical continuity in the series. Further, in the 1971 survey all values reported for paper purchases and balances outstanding were changed to a "net" basis, showing only the original amount financed and excluding all unearned income charges. In the past, all transactions and balances had included precomputed finance and other charges. A table in the text of the 1971 publication shows the effect this change made on reported values of various categories of finance paper. This latter change was made in order to conform to the reporting practices of the other major holders of consumer credit balances, such as, the chartered banks, consumer loan companies, life insurance companies (policy loans), department stores and other retail trade outlets.

Results of 1974 Survey

In 1974 the companies covered in this survey reported that their retail sales financing activity experienced a marked slackening in pace during the year which resulted in a sharp decline in the annual rate of growth compared with the performance of the two previous peak years. The summary table appearing at the end of this commentary clearly shows the much smaller gains recorded in the latest year than was attained in 1972 or 1973 for almost every class of finance paper purchased during the year and held at its conclusion.

Concepts et définitions

L'enquête annuelle de 1973 sur le financement des ventes au Canada vise les firmes s'occupant de financement des ventes à tempérament au détail de biens de consommation et de biens commerciaux. (Le lecteur trouvera une liste de ces firmes, ainsi qu'une reproduction du questionnaire utilisé pour l'enquête à la fin de cette publication). L'univers de l'enquête comprend les sociétés indépendantes de financement des ventes, les sociétés de financement des ventes constituées en filiales de firmes constructrices d'automobiles, de camions et de machines agricoles ainsi que les sociétés de prêts à la consommation qui financent également les contrats de vente sous condition. Ne sont pas incluses les statistiques sur le financement des ventes à tempérament assuré par des sociétés d'acceptation filiales de grandes organisations de vente au détail ou traitant exclusivement avec les dites organisations. Les opérations de financement des ventes de ces sociétés sont en effet considérées comme étant essentiellement le prolongement d'une activité de vente et les chiffres qui les décrivent sont portés dans les effets à recevoir des magasins à rayons et autres établissements de vente au détail dans la publication mensuelle Crédit à la consommation (n° 61-004 au catalogue de Statistique Canada). En fin d'année (1974), la valeur des effets à recevoir d'une douzaine de ces sociétés d'acceptation s'élevait, selon les déclarations, à \$1,107.7 millions et ce pour les achats de biens de consommation.

Il convient de signaler que certains changements apportés au cours de ces dernières années aux concepts et à l'évaluation ont perturbé la continuité chronologique de cette série statistique. En 1970, on a étendu le champ de l'enquête au financement des ventes assuré par les sociétés de prêts à la consommation. On a également reclassé dans la catégorie des "véhicules utilitaires" les voitures particulières dont la vente était manifestement financée à des fins commerciales. Ces voitures faisaient auparavant partie des biens de consommation. Le tableau 10 montre le nombre et la valeur des véhicules qu'intéresse ce changement mais ce n'est qu'au tableau 5 que ce nombre et cette valeur sont reclassés pour assurer la continuité chronologique de la série. En 1971, d'autre part, toutes les valeurs déclarées concernant les achats d'effets et les soldes actifs ont été portées sur une base "nette"; seul le montant original du financement a été indiqué, à l'exclusion de tout revenu de capital et de tous les autres frais de financement. Dans le passé, toutes les transactions et tous les soldes tenaient compte de ces éléments précomptés. Un tableau en avant-propos de la publication de 1971 montre l'effet de cette modification sur les valeurs déclarées pour diverses catégories de financement. On a fait cette dernière modification par souci de conformité avec les déclarations des autres grands détenteurs de soldes actifs de crédit à la consommation, tels que les banques à charte, les sociétés de prêts à la consommation, les sociétés d'assurance-vie (prêts sur police), les magasins à rayons et autres points de vente au détail.

Résultats de l'enquête de 1974

Les sociétés visées par l'enquête ont signalé un net fléchissement de leur activité de financement des ventes au détail pendant l'année, ce qui a entraîné une forte baisse du taux annuel de croissance par rapport à la tenue des deux années records précédentes. Il est manifeste dans le tableau sommaire qui figure à la fin du présent commentaire que les gains réalisés pendant la dernière année étaient de beaucoup inférieurs à ceux de 1972 ou 1973 pour presque toutes les catégories d'effets de commerce achetés pendant l'année et actifs à la fin de l'année.

Sales finance companies purchased \$2,580.1 million of finance paper during 1974, a rise of 4.7% over the record volume of \$2,463.2 million paper acquired last year. This aggregate expansion over the year was the result of purchases of \$1,127.3 million consumer goods' paper, an amount 4.4% higher than last year, and \$1,452.8 million of commercial paper, an increment of 5.0% over 1973. A measure of the relative weakness in retail sales financing during 1974 emerges from a comparison of the growth rates for the consumer goods' segment of the industry with total retail trade sales which is the source of this business. Over the last three years retail sales have expanded annually at rates of 10.7%, 12.7% and 14.6% from 1972 to 1974. Comparable rates of growth for the relevant category of sales financing over the same period were 16.8% and 14.8%, but only 4.4% in the latest year. Motor vehicle financing increased 6.8% over the year to \$1,704.4 million, amounting to a full two-thirds of all retail financing done by the industry. Along with the general softening in the sales of automobiles, particularly of new passenger cars, in 1974, the growth in the financing of these vehicles also slackened to a rate of only 4.0% growth after annual increases of 18.7% and 25.8%, consecutively, in the two previous years. Performance in both the sales and the financing of new commercial vehicles, excluding passenger cars used for commercial purposes, were much better during 1974, although considerably reduced from earlier years. The volume financed rose 11.3% to \$535.0 million against national sales of \$1,900.0 which too had increased 23.8% over last year.

Total balances outstanding held at the close of the year by these companies grew by 13.4% over the previous amount of \$2,679.7 million to reach a record \$3,038.9 million. As the consumer goods' portion of these holdings increased only 1.6% over the year, from \$1,150.8 million to \$1,168.8 million, it was chiefly the growth, by 22.3%, of the commercial and industrial goods' segment that was responsible for the increase. Since 1971 when this latter category of paper first showed up as the major part of the sales finance paper portfolio it has swelled rapidly, by four and a half percentage points in the latest year, to a 61.5% share.

Although their holdings of finance paper relating to motor vehicles rose 14.5% over the year to total \$2,003.4 million or two-thirds of their sales finance business, the industry's share of this historically important sector of the trade was outstripped by the chartered banks' \$2,969 million receivables, up 21.9% from 1973, for ordinary personal cash loans secured by motor vehicles.

In Table 4, which shows the provincial distribution of the annual values of purchases of several classes of finance paper and total balances, with comparable values for several previous years, the most notable feature in the current year was the 7.0% decrease in overall purchases of paper in British Columbia. A pronounced drop in acquisitions of non-motor vehicle finance paper in this province was mainly responsible for the decline. There was also a waning in purchases of commercial paper in New Brunswick over the year which caused the only other absolute decrease in provincial business recorded during 1974.

The data in Tables 6 and 7 represent a revised summary of the twelve monthly reports on motor vehicle and other financing published during 1974 in the bulletin, "Sales Financing" (Catalogue 63-013). Also included in this report are Table 8 which shows historical data on monthly purchases of the main classes of finance paper, and Table 9 showing these series with seasonal influences removed.

Au cours de l'année 1974, les sociétés de financement des ventes ont acheté pour \$2,580.1 millions d'effets de commerce, une hausse de 4.7 % par rapport au chiffre record d'achats de l'an dernier (\$2,463.2 millions). Cette croissance globale était attribuable à des achats de \$1,127.3 millions d'effets de commerce de biens de consommation, soit 4.4 % de plus que l'année dernière, et \$1,452.8 millions d'effets de commerce utilitaires, un accroissement de 5.0 %. La faiblesse relative du financement des ventes au détail au cours de 1974 est ce qui ressort d'une comparaison du taux de croissance du secteur financier des biens de consommation et de celui du total des ventes au détail, dont dépendent les sociétés de financement. Les ventes au détail ont progressé à un rythme annuel de 10.7 %, 12.7 % et 14.6 % de 1972 à 1974. Les taux de croissance du secteur du financement des ventes, pour la même période, ont été de 16.8 % et 14.8 % mais ont plafonné à 4.4 % dans la dernière année. Le financement des véhicules automobiles s'est accru de 6.8 % pour atteindre \$1,704.4 millions, soit les deux tiers de l'ensemble du financement au détail assuré par les sociétés. Outre l'affaiblissement général des ventes d'automobiles, notamment des nouvelles voitures particulières en 1974, le taux de croissance du financement de ces véhicules a également fléchi à un taux de 4.0 % après des augmentations annuelles de 18.7 % et 25.8 % au cours des deux années antérieures. Les ventes et le financement des nouveaux véhicules utilitaires, à l'exclusion des voitures particulières utilisées à des fins utilitaires, ont obtenu un meilleur rendement en 1974, quoique de beaucoup inférieur à celui des années antérieures. Le chiffre du financement s'est élevé de 11.3 % à \$535.0 millions, alors que les ventes nationales atteignaient \$1,900.0, ce qui constitue une hausse de 23.8 % par rapport à l'année précédente.

Le total des créances actives de ces sociétés à la fin de l'année a augmenté de 13.4 %, passant de \$2,679.7 millions en 1973 au chiffre record de \$3,038.9 millions. Comme la partie de ces créances au titre des biens de consommation n'a progressé que de 1.6 %, passant de \$1,150.8 millions à \$1,168.8 millions, la hausse globale a surtout été imputable à la croissance, de 22.3 %, des créances commerciales et industrielles. Depuis 1971, année où cette dernière catégorie est devenue le principal élément des effets de commerce, elle a grossi rapidement, sa part se chiffrant à 61.5 % au cours de l'année dernière, ce qui constitue une progression de quatre points et demi de pourcentage.

Même si les effets de commerce relatifs aux véhicules automobiles, détenus par les sociétés, ont augmenté de 14.5 % pour atteindre \$2,003.4 millions, soit les deux tiers du financement global des ventes, ce champ d'activité, traditionnellement important, a dû céder le pas aux créances des banques à charte, au titre de prêts personnels ordinaires garantis par les véhicules automobiles, se chiffrant à \$2,969 millions, soit une hausse de 21.9 % par rapport à 1973.

Au tableau 4, qui donne la répartition provinciale des achats de diverses catégories d'effets de commerce et des créances totales, ainsi que les chiffres comparables de quelques années précédentes, on constate surtout la baisse de 7.0 % des achats globaux d'effets de commerce en Colombie-Britannique. Cette baisse était principalement due à une chute des achats d'effets de commerce de véhicules non automobiles. Le Nouveau-Brunswick a aussi connu un ralentissement des achats des effets de commerce utilitaires, qui a entraîné la seule autre diminution absolue signalée dans les provinces en 1974.

Les données qui figurent aux tableaux 6 et 7 présentent un résumé révisé des douze publications mensuelles concernant le financement des véhicules à moteur et autres parues au cours de 1974 sous le titre "Le financement des ventes" (n° 63-013 au catalogue). On trouve aussi dans le présent bulletin, au tableau 8, un récapitulatif des données historiques concernant les achats mensuels des principales catégories d'effets de commerce et, au tableau 9, une présentation de ces séries désaisonnalisées.

Table 10 shows that these companies purchased \$6,268.1 million wholesale paper, 21.2% more than last year, to finance retail dealers' inventories, but the slower pace of business during the year left them with year-end holdings of \$1,426.9 million, a volume 44.5% higher than the last year-end balance.

The lease financing business undertaken by sales finance companies is shown in Table 12. Contracts written during the year rose 3.3% in volume, from \$259.6 million in 1973 to \$268.1 million, and balances at year-end reached \$655.7 million, a level 18.7% higher than the closing balance of \$552.5 million last year. Industrial machinery and equipment leasing, rather than motor vehicle leasing, account for the bulk of the business, absorbing 72.7% of contracts and 81.7% of balances.

Accounts receivable held at year-end by the industry against personal cash loans to consumers, comprised \$296.2 million, small loans regulated under the Small Loans Act, and \$1,501.1 million other consumer loans.

Total assets of sales finance and consumer loan companies, including the merchandising acceptance companies mentioned earlier, for the final quarter of 1974 are reported in the Statistics Canada quarterly publication Financial Statistics of Financial Institutions (Catalogue 61-006) as \$9,461.1 million, an increase of 16.1% over the \$8,147.3 million at the close of 1973.

Le tableau 10 montre que les sociétés ont acheté \$6,268.1 millions d'effets de commerce de gros, 21.2 % de plus que l'année précédente, pour financer les stocks des détaillants, mais le ralentissement des affaires pendant l'année leur a laissé des créances actives de \$1,426.9 millions à la fin de l'année, soit un volume de 44.5 % plus élevé qu'à la même date l'année précédente.

Le financement de contrats de bail assuré par les sociétés de financement est décrit au tableau 12. Les contrats conclus pendant l'année ont atteint un volume de 3.3 %, passant de \$259.6 millions en 1973 à \$268.1 millions, et les créances actives à la fin de l'année ont atteint \$655.7 millions, un niveau supérieur de 18.7 % au chiffre de \$552.5 millions enregistré l'année précédente. Ce ne sont pas les véhicules automobiles mais plutôt les machines et le matériel industriels qui composent la plus grande partie des contrats de bail financés, soit 72.7 % des contrats et 81.7 % des créances.

À la fin de l'année, les comptes à recevoir par les sociétés au titre de prêts personnels à la consommation se composaient de \$296.2 millions sous forme de prêts régis par la Loi sur les petits prêts et de \$1,501.1 millions pour d'autres prêts à la consommation.

L'actif total des sociétés de financement des ventes et des prêts à la consommation, y compris les sociétés d'acceptation dans le secteur des ventes mentionnées plus haut, pour le dernier trimestre de 1974, est indiqué dans la publication trimestrielle de Statistique Canada intitulée Statistique financière des institutions financières (n° 61-006 au catalogue) et se chiffre à \$9,461.1 millions, soit une hausse de 16.1 % par rapport au chiffre de \$8,147.3 millions à la fin de 1973.

Annual Instalment Credit of Sales Financing Companies Crédit pour achat à tempérament, au détail, sociétés de financement des ventes

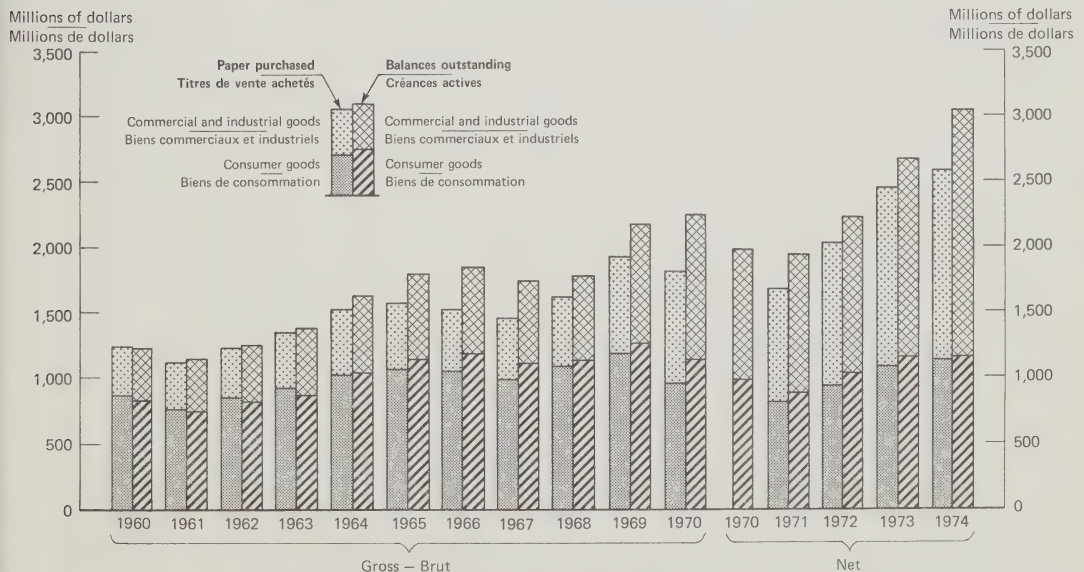


TABLE A. Summary of Changes in Sales Financing in Canada, in Balances Outstanding and Paper Purchased, by Commodities, 1972, 1973, 1974

TABLEAU A. Résumé des variations du financement des ventes au Canada, des créances actives et de l'achat d'effets, par produit, 1972, 1973, 1974

Commodity - Marchandises	Paper purchased - Effets de commerce achetés			Balances outstanding - Créances actives		
	1972/1971	1973/1972	1974/1973	1972/1971	1973/1972	1974/1973
	per cent - pourcentage					
All commodities - Total - Toutes marchandises ...	+ 20.4	+ 22.1	+ 4.7	+ 14.7	+ 20.2	+ 13.4
Consumer goods - Biens de consommation	+ 16.8	+ 14.8	+ 4.4	+ 15.1	+ 12.3	+ 1.6
New passenger cars - Voitures particulières neuves	+ 23.8	+ 15.6	+ 6.5	+ 24.4	+ 14.9	+ 1.3
Used passenger cars - Voitures particulières d'occasion	+ 0.9	+ 4.2	+ 6.9	+ 7.2	- 2.3	+ 1.7
Other consumer goods - Autres biens de consommation	+ 18.0	+ 19.5	+ 0.2	+ 6.1	+ 18.2	+ 1.9
Commercial and industrial goods - Biens commerciaux et industriels	+ 23.7	+ 28.5	+ 5.0	+ 14.3	+ 27.0	+ 22.3
New commercial vehicles - Véhicules utilitaires neufs	+ 26.7	+ 36.1	+ 6.8	+ 22.6	+ 36.1	+ 27.0
Used commercial vehicles - Véhicules utilitaires d'occasion	+ 25.5	+ 18.7	+ 7.7	+ 19.4	+ 34.4	+ 16.8
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) - Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	+ 19.3	+ 20.0	+ 1.6	+ 5.2	+ 15.0	+ 16.9

STATISTICAL TABLES



TABLEAUX STATISTIQUES

TABLE 1. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies,
Historical Summary, 1941, 1951 and 1954-74

TABEAU 1. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de
financement des ventes, sommaire rétrospectif, 1941, 1951 et 1954-74

Year — Année	Paper purchased — Effets de commerce achetés			Balances outstanding (year-end) — Créances actives (à la fin de l'année)		
	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total
thousands of dollars — milliers de dollars						
1941	77,326	22,951	100,277	48,854	15,820	64,674
1951(1)	299,558	167,744	467,302	185,492	127,742	313,234
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817
1969(adjusted — rectifié) .....	...	...	...	1,266,400	1,097,700	2,364,100
1970(2) (gross — brut)	965,431	836,211	1,801,642	1,136,184	1,112,926	2,249,110
1970(2) (net) .....	...	...	...	983,214	993,856	1,977,070
1971(2)	805,512	870,151	1,675,663	890,472	1,052,615	1,943,087
1972	941,207	1,076,335	2,017,542	1,024,685	1,203,731	2,228,416
1973	1,080,113	1,383,054	2,463,167	1,150,812	1,528,856	2,679,668
1974	1,127,273	1,452,874	2,580,147	1,168,817	1,870,110	3,038,927

(1) Including Newfoundland from 1949. — Y compris Terre-Neuve depuis 1949.

(2) Discontinuity in series — See introductory text. — Solution de continuité — Voir l'exposé du début.

TABLE 2. Retail Instalment Credit (extended and outstanding) of Sales Financing Companies,
Percentage Change, by Commodities, 1972-73-74

TABLEAU 2. Variation en pourcentage, par genre de marchandises, des crédits pour achats à tempérament au détail
(consentis et à recouvrer), assurés par des sociétés de financement des ventes, 1972-73-74

Type of credit (commodity) — Genre de crédit (marchandises)	Paper purchased — Effets de commerce achetés				Balances outstanding (year-end) — Créances actives (à la fin de l'année)			
	Amount — Montant			Percentage change — Variation procen- tuelle	Amount — Montant			Percentage change — Variation procen- tuelle
	1972	1973	1974	1974/1973	1972	1973	1974	1974/1973
	\$'000			%	\$'000			%
All commodities — Total — Toutes marchandises ...	2,017,542	2,463,167	2,580,147	+ 4.7	2,228,416	2,679,668	3,038,927	+ 13.4
<u>Consumer goods — Biens de consommation</u>	941,207	1,080,113	1,127,273	+ 4.4	1,024,685	1,150,812	1,168,817	+ 1.6
New passenger cars — Voitures particulières neuves	445,057	514,597	548,246	+ 6.5	529,841	608,890	616,968	+ 1.3
Used passenger cars — Voitures particulières d'oc- casión	178,601	186,184	199,028	+ 6.9	204,305	199,653	203,068	+ 1.7
Television, radios, and record players — Télévi- seurs, radios et tourne- disques	25,460	41,843	38,731	- 7.4	17,180	26,046	27,143	+ 4.2
Electrical and gas house- hold appliances — Appa- reils ménagers au gaz et à l'électricité	35,090	43,888	60,328	+ 37.5	21,757	26,364	40,815	+ 54.8
Furniture and home fur- nishings — Meubles et articles d'ameublement ..	68,210	84,172	79,200	- 5.9	46,539	64,746	54,548	- 15.8
Home improvement goods — Biens pour améliorations aux habitations	3,880	9,751	7,412	- 24.0	6,156	9,130	7,485	- 18.0
Mobile homes — Maisons mobiles	49,215	45,586	24,347	- 46.6	108,278	121,674	108,867	- 10.5
Recreational equipment — Matériel de loisirs	21,304	24,968	30,342	+ 21.5	20,676	22,296	29,060	+ 30.3
All other consumer goods — Tous autres biens de con- sommation	114,390	129,124	139,639	+ 8.1	69,952	72,013	80,863	+ 12.3
<u>Commercial and industrial goods — Biens commerciaux et industriels</u>	1,076,335	1,383,054	1,452,874	+ 5.0	1,203,731	1,528,856	1,870,110	+ 22.3
New commercial vehicles — Véhicules utilitaires neufs	576,397	784,271	837,531	+ 6.8	607,223	826,247	1,049,045	+ 27.0
Used commercial vehicles — Véhicules utilitaires d'occasion	93,542	111,015	119,562	+ 7.7	85,536	115,003	134,308	+ 16.8
Highway and general con- struction equipment — Matériel de construction routièrè et de construc- tion générale	406,396	141,054	202,748	+ 43.7	510,972	155,171	265,382	+ 71.0
Farm machinery and equip- ment — Machines et maté- riel agricoles		83,340	90,600	+ 8.7		84,091	107,328	+ 27.6
All other commercial goods — Tous autres biens commerciaux		263,374	202,433	- 23.1		348,344	314,047	- 9.8

TABLE 3. Percentage Composition of Purchases and Balances Outstanding of Retail Finance
Paper of Sales Finance Companies - Selected Years

TABLEAU 3. Répartition en pourcentage des effets de commerce achetés et des créances actives,
des sociétés de financements des ventes, pour certaines années

Type of credit (commodity) Genre de crédit (marchandises)	1950	1955	1960	1965	1970	1972	1973	1974
Paper purchased during year — Effets de commerce achetés au cours de l'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods - Biens de consommation	71.2	77.9	70.6	67.7	53.6	46.7	43.9	43.7
Passenger cars - Voitures particulières ...	59.4	61.9	54.4	55.5	34.2	31.0	28.5	29.0
Other consumer goods - Tous autres biens de consommation	11.8	16.0	16.2	12.2	19.4	15.7	15.4	14.7
Commercial and industrial goods - Biens com- merciaux et industriels	28.8	22.1	29.4	32.3	46.4	53.3	56.1	56.3
Commercial vehicles - Véhicules utilitaires	21.1	12.3	12.4	11.5	26.8	33.2	36.3	37.1
All other commercial and industrial goods - Tous autres biens commerciaux et indus- triels	7.7	9.8	17.0	20.8	19.6	20.1	19.8	19.2
Balances outstanding at year-end — Créances actives en fin d'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods - Biens de consommation	68.9	76.0	67.8	63.0	50.5	46.0	43.0	38.5
Passenger cars - Voitures particulières ...	57.2	60.6	51.1	50.2	33.9	33.0	30.2	27.0
Other consumer goods - Tous autres biens de consommation	11.7	15.4	16.7	12.8	16.6	13.0	12.8	11.5
Commercial and industrial goods - Biens com- merciaux et industriels	31.1	24.0	32.2	37.0	49.5	54.0	57.0	61.5
Commercial vehicles - Véhicules utilitaires	22.4	13.2	12.3	12.0	26.0	31.1	35.1	38.9
All other commercial and industrial goods - Tous autres biens commerciaux et indus- triels	8.7	10.8	19.9	25.0	23.5	22.9	21.9	22.6

TABLE 4. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1967-74

TABEAU 4. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1967-74

Province	1974/73(1)	1974	1973	1972	1971	1970	1969	1968	1967
	%	thousands of dollars - milliers de dollars							
		Total retail paper purchased - Total effets de commerce au détail achetés							
CANADA	+ 4.7	2,580,147	2,463,167	2,017,542	1,675,663	1,801,642	1,933,519	1,616,362	1,456,823
Newfoundland - Terre-Neuve	+ 23.3	46,907	38,046	22,060	17,723	16,947	18,437	17,819	16,857
Prince Edward Island - Île-du-Prince-Édouard	+ 12.1	6,216	5,546	3,448	3,564	4,070	4,937	3,259	2,558
Nova Scotia - Nouvelle- Écosse	+ 18.9	84,039	70,685	70,553	57,962	63,996	54,879	50,078	40,273
New Brunswick - Nouveau- Brunswick	- 0.9	65,316	65,879	43,268	34,482	36,152	43,292	36,958	36,512
Québec	+ 2.6	719,967	701,623	589,047	492,148	505,785	525,318	471,631	438,238
Ontario	+ 4.5	873,886	836,351	665,935	567,376	639,230	637,934	534,904	467,276
Manitoba	+ 21.1	94,371	77,940	77,154	64,204	70,233	72,032	65,464	65,183
Saskatchewan	+ 12.1	84,006	74,936	61,335	51,835	64,993	85,030	77,573	74,781
Alberta	+ 14.0	296,258	259,836	215,076	180,318	189,451	231,883	179,793	162,424
British Columbia - Colombie-Britannique(2)	- 7.0	309,181	332,325	269,666	206,051	210,785	259,777	178,883	152,721
		New and used passenger cars - Voitures particulières neuves et d'occasion							
CANADA	+ 6.6	747,274	700,781	623,658	536,406	617,217	941,245	890,450	800,635
Newfoundland - Terre-Neuve	+ 21.5	12,213	10,054	6,620	4,977	5,218	9,010	9,362	8,511
Prince Edward Island - Île-du-Prince-Édouard	+ 3.7	1,609	1,551	769	688	1,060	1,741	1,794	1,544
Nova Scotia - Nouvelle- Écosse	+ 9.6	19,036	17,370	20,743	18,103	20,122	22,293	22,806	17,133
New Brunswick - Nouveau- Brunswick	+ 3.9	16,991	16,354	10,956	9,400	9,586	19,658	21,238	19,666
Québec	+ 7.2	286,091	266,856	244,871	210,672	233,063	310,697	297,967	269,959
Ontario	+ 0.9	229,899	227,809	198,624	169,617	203,154	349,393	323,811	280,096
Manitoba	+ 14.5	27,525	24,047	22,073	19,923	23,295	32,040	32,462	30,962
Saskatchewan	+ 12.0	20,044	17,895	16,673	14,313	14,995	25,716	31,676	32,449
Alberta	+ 16.0	64,082	55,224	49,068	43,850	51,732	77,187	68,372	65,755
British Columbia - Colombie-Britannique(2)	+ 9.7	69,784	63,621	53,261	44,863	54,992	93,510	80,962	74,560
		New passenger cars - Voitures particulières neuves							
CANADA	+ 6.5	548,246	514,597	445,057	359,467	402,346	659,552	602,530	529,850
Atlantic Provinces - Provinces Atlantiques ..	+ 9.7	36,028	32,840	27,901	22,003	22,265	34,340	35,244	29,875
Québec	+ 6.7	222,751	208,689	186,438	151,954	164,823	224,620	208,579	183,194
Ontario	+ 0.3	165,242	164,747	138,707	111,509	129,829	249,706	221,146	188,921
Manitoba	+ 15.8	19,063	16,464	14,252	12,205	13,787	21,089	20,188	19,110
Saskatchewan	+ 10.2	12,978	11,775	10,568	8,658	8,701	15,744	19,168	19,530
Alberta	+ 19.9	45,070	37,601	32,623	27,037	31,123	52,011	45,073	41,897
British Columbia - Colombie-Britannique(2)	+ 10.9	47,114	42,481	34,568	26,101	31,818	62,042	53,132	47,323
		Used passenger cars - Voitures particulières d'occasion							
CANADA	+ 6.9	199,028	186,184	178,601	176,939	214,871	281,693	287,920	270,785
Atlantic Provinces - Provinces Atlantiques ..	+ 10.7	13,821	12,489	11,187	11,165	13,721	18,362	19,956	16,979
Québec	+ 8.9	63,340	58,167	58,433	58,718	68,240	86,078	89,388	86,765
Ontario	+ 2.5	64,657	63,062	59,917	58,108	73,325	99,687	102,665	91,175
Manitoba	+ 11.6	8,462	7,583	7,821	7,718	9,508	10,951	12,274	11,852
Saskatchewan	+ 15.5	7,066	6,120	6,105	5,655	6,294	9,972	12,508	12,919
Alberta	+ 7.9	19,012	17,623	16,445	16,813	20,609	25,176	23,299	23,858
British Columbia - Colombie-Britannique(2)	+ 7.2	22,670	21,140	18,693	18,762	23,174	31,467	27,830	27,237

See footnote(s) at end of table. - Voir renvoi(s) à la fin du tableau.

TABLE 4. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1967-74 - Continued

TABLEAU 4. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1967-74 - suite

Province	1974/73(1)	1974	1973	1972	1971	1970	1969	1968	1967
	%	thousands of dollars - milliers de dollars							
		All other consumer goods - Tous autres biens de consommation							
CANADA	+ 0.2	379,999	379,332	317,549	269,106	348,214	240,047	203,025	194,651
Newfoundland - Terre-Neuve	+ 25.2	13,933	11,132	6,814	3,166	4,097	1,954	2,191	2,303
Prince Edward Island - Île-du-Prince-Édouard ..	+ 5.4	990	939	596	612	783	471	428	185
Nova Scotia - Nouvelle- Écosse	+ 9.8	17,807	16,216	14,419	12,747	15,181	11,225	8,539	6,503
New Brunswick - Nouveau- Brunswick	+ 24.6	12,247	9,827	6,833	4,808	6,915	6,070	4,987	3,801
Québec	- 1.3	97,710	98,978	83,124	68,018	84,424	60,633	52,979	61,730
Ontario	+ 3.1	131,913	127,907	101,800	99,370	147,625	68,678	58,115	55,849
Manitoba	+ 31.6	11,542	8,772	7,487	8,491	10,965	9,143	9,984	11,442
Saskatchewan	+ 4.4	8,779	8,413	7,319	5,746	8,190	11,802	12,946	10,228
Alberta	- 6.1	41,162	43,829	36,632	28,225	33,827	35,076	28,891	23,468
British Columbia - Colombie-Britannique(2)	- 17.6	43,916	53,319	52,525	37,923	36,207	34,995	23,965	19,142
		New and used commercial vehicles - Véhicules d'utilitaires, neufs et d'occasion							
CANADA	+ 6.9	957,093	895,286	669,939	529,490	484,034	323,960	227,234	199,703
Newfoundland - Terre-Neuve	+ 15.2	13,567	11,780	5,799	6,611	4,732	4,337	4,137	3,731
Prince Edward Island - Île-du-Prince-Édouard ..	+ 35.3	1,722	1,273	303	534	483	854	664	496
Nova Scotia - Nouvelle- Écosse	+ 34.2	27,371	20,400	19,393	14,684	16,355	10,062	9,363	5,794
New Brunswick - Nouveau- Brunswick	- 9.4	19,755	21,803	14,678	12,270	11,854	10,944	6,491	7,119
Québec	- 4.4	221,597	231,697	178,169	133,233	112,437	71,427	54,931	49,808
Ontario	+ 6.7	361,299	338,455	245,177	200,707	177,174	100,879	67,268	58,081
Manitoba	+ 20.9	36,765	30,419	23,491	18,767	19,415	11,314	9,272	9,426
Saskatchewan	+ 27.1	25,738	20,251	15,046	14,080	15,857	12,988	13,267	13,970
Alberta	+ 25.7	116,513	92,692	71,400	59,339	55,096	48,709	34,176	31,383
British Columbia - Colombie-Britannique(2)	+ 4.9	132,746	126,516	96,483	69,265	70,631	52,446	27,665	19,895
		New commercial vehicles - Véhicules utilitaires neufs							
CANADA	+ 6.8	837,531	784,271	576,397	454,937	407,626	250,776	171,298	149,152
Atlantic Provinces - Provinces Atlantiques ..	+ 13.1	54,751	48,411	35,193	28,586	27,910	20,943	16,464	13,295
Québec	- 5.7	197,440	209,435	156,161	117,884	97,039	56,958	42,944	38,384
Ontario	+ 8.0	331,674	307,195	218,907	179,800	155,005	81,241	53,189	45,374
Manitoba	+ 20.6	31,418	26,044	19,229	15,549	15,711	7,479	6,587	6,806
Saskatchewan	+ 29.0	19,060	14,777	10,810	10,325	11,018	8,298	8,563	9,703
Alberta	+ 24.9	94,897	75,973	58,049	47,730	43,116	35,813	24,326	22,420
British Columbia - Colombie-Britannique(2)	+ 5.7	108,291	102,436	78,048	55,063	57,827	40,044	19,225	13,170

See footnote(s) at end of table. - Voir renvoi(s) à la fin du tableau.

TABLE 4. Retail Paper Purchased by Classes and Total Balances Outstanding, by Province, 1967-74 - Concluded

TABLEAU 4. Effets de commerce au détail achetés par catégories et total des créances actives, par province, 1967-74 - fin

Province	1974/73(1)	1974	1973	1972	1971	1970	1969	1968	1967
	%	thousands of dollars - milliers de dollars							
		Used commercial vehicles - Véhicules utilitaires d'occasion							
CANADA	+ 7.7	119,562	111,015	93,542	74,553	76,408	73,184	55,936	50,551
Atlantic Provinces - Provinces Atlantiques ..	+ 12.3	7,684	6,845	4,980	5,513	5,514	5,255	4,191	3,845
Québec	+ 8.5	24,157	22,262	22,008	15,349	15,398	14,468	11,987	11,424
Ontario	- 5.2	29,625	31,260	26,270	20,907	22,169	19,638	14,079	12,707
Manitoba	+ 22.2	5,347	4,375	4,262	3,218	3,704	3,834	2,685	2,620
Saskatchewan	+ 22.0	6,678	5,474	4,236	3,755	4,839	4,691	4,704	4,267
Alberta	+ 29.3	21,616	16,719	13,351	11,609	11,980	12,896	9,850	8,963
British Columbia - Colombie-Britannique(2)	+ 1.6	24,455	24,080	18,435	14,202	12,804	12,402	8,440	6,725
		All other industrial and commercial goods - Tous autres biens commerciaux et industriels							
CANADA	+ 1.6	495,781	487,767	406,396	340,661	352,177	428,267	295,653	261,834
Newfoundland - Terre-Neuve	+ 41.6	7,194	5,081	2,826	2,969	2,901	3,137	2,128	2,312
Prince Edward Island - Île-du-Prince-Édouard ..	+ 6.3	1,895	1,783	1,780	1,731	1,744	1,870	373	333
Nova Scotia - Nouvelle- Écosse	+ 18.7	19,825	16,699	15,998	12,428	12,339	11,299	9,371	10,844
New Brunswick - Nouveau- Brunswick	- 8.9	16,303	17,895	10,802	8,003	7,797	6,620	4,242	5,926
Québec	+ 10.1	114,569	104,092	82,883	80,224	75,860	82,561	65,754	56,741
Ontario	+ 6.0	150,775	142,180	120,334	97,682	111,276	118,984	85,711	73,249
Manitoba	+ 26.1	18,539	14,702	24,104	17,023	16,558	19,535	13,745	13,353
Saskatchewan	+ 3.8	29,445	28,377	22,297	17,696	25,951	34,524	19,684	18,134
Alberta	+ 9.4	74,501	68,090	57,976	48,905	48,795	70,910	48,354	41,818
British Columbia - Colombie-Britannique(2)	- 29.4	62,735	88,869	67,396	54,000	48,956	78,827	46,291	39,124
		Total balances outstanding - Total créances actives							
CANADA	+ 13.4	3,038,927	2,679,668	2,228,416	1,943,087	2,249,110	2,180,817	1,787,012	1,736,933
Newfoundland - Terre-Neuve	+ 37.9	52,196	37,837	22,934	19,684	19,133	20,502	20,182	18,087
Prince Edward Island - Île-du-Prince-Édouard ..	+ 19.7	7,242	6,050	4,476	4,760	5,585	6,052	3,756	3,183
Nova Scotia - Nouvelle- Écosse	+ 19.9	96,398	80,422	80,284	67,037	79,948	63,693	54,083	46,490
New Brunswick - Nouveau- Brunswick	+ 5.5	74,768	70,882	49,649	40,581	49,461	54,431	44,262	44,347
Québec	+ 10.9	858,927	774,364	661,065	589,138	625,054	609,948	551,402	571,708
Ontario	+ 11.5	1,011,544	907,284	734,774	648,178	752,798	696,000	576,544	528,485
Manitoba	+ 28.9	106,613	82,693	83,805	76,461	84,225	82,333	73,212	66,864
Saskatchewan	+ 28.7	95,536	74,227	65,356	58,295	83,739	98,993	84,795	83,372
Alberta	+ 24.3	355,871	286,377	231,129	199,690	254,376	267,707	188,344	189,411
British Columbia - Colombie-Britannique(2)	+ 5.6	379,832	359,532	294,944	239,262	294,791	281,158	190,432	184,986

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 5. Motor Vehicle Sales in Canada Financed by Sales Financing Companies, 1947-74

No.	Year — Année	New passenger cars — Voitures particulières neuves						Used passenger cars — Voitures particulières d'occasion	
		Number sold(1) — Nombre vendu(1)	Number financed(2) — Nombre financé(2)	Percentage financed — Proportion financée	Value of total sales — Valeur des ventes	Amount financed(2) — Montant financé(2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé
				%	\$'000		%		\$'000
1	1947	159,205	27,409	17.2	283,190	32,419	11.4	56,024	29,643
2	1948	145,655	29,923	20.5	282,904	37,680	13.3	83,323	53,255
3	1949	202,318	53,185	26.3	412,298	71,044	17.2	124,595	81,983
4	1950	324,903	97,051	29.9	661,674	131,003	19.8	189,635	120,771
5	1951	275,686	81,726	29.6	683,183	110,146	16.1	239,140	138,775
6	1952	292,095	124,879	42.8	725,168	194,422	26.8	375,825	283,069
7	1953	359,172	146,431	40.8	899,726	252,160	28.0	382,106	320,321
8	1954	310,546	126,099	40.6	797,554	230,900	29.0	325,953	269,144
9	1955	386,962	156,191	40.4	1,023,351	305,069	29.8	355,638	294,508
10	1956	408,233	190,109	46.6	1,128,640	408,993	36.2	382,026	337,154
11	1957	382,023	171,904	45.0	1,087,620	385,043	35.4	365,883	344,799
12	1958	376,723	147,402	39.1	1,110,724	335,827	30.2	339,414	333,011
13	1959	425,038	158,022	37.2	1,240,961	371,392	29.9	315,898	322,746
14	1960	447,771	164,335	36.7	1,289,073	377,851	29.3	291,560	298,415
15	1961	437,319	141,234	32.3	1,290,026	330,199	25.6	248,728	250,366
16	1962	502,565	154,561	30.8	1,482,407	380,879	25.7	248,186	264,924
17	1963	557,787	168,161	30.1	1,716,121	442,186	25.8	247,449	287,875
18	1964	616,759	186,361	30.2	1,936,258	511,367	26.4	250,333	318,565
19	1965	708,716	199,587	28.2	2,267,314	562,630	24.8	225,553	312,810
20	1966	694,820	198,261	28.5	2,274,083	570,542	25.1	209,162	297,593
21	1967	679,435	174,270	25.6	2,210,309	529,850	24.0	184,409	270,785
22	1968	741,915	189,552	25.5	2,481,141	602,530	24.3	186,323	287,920
23	1969	760,803	201,178	26.4	2,603,835	659,552	25.3	176,196	281,693
24	1970	640,360	167,623	26.2	2,158,543	558,802	25.9	135,143	214,871
25	1971	780,762	167,749	21.5	2,737,516	548,126	20.0	116,627	176,939
26	1972	858,959	198,463	23.1	3,170,305	650,465	20.5	116,238	178,601
27	1973	970,828	226,224	23.3	3,835,173	818,133	21.3	106,662	186,184
28	1974	942,797	214,358	22.7	4,016,879	850,811	21.2	99,752	199,028

(1) Source: New motor vehicle sales (Catalogue 63-208)

(2) New passenger cars financed for business purposes are included with passenger cars.

TABLEAU 5. Ventes de véhicules automobiles au Canada financées par les sociétés de financement des ventes, 1947-74

New commercial vehicles — Véhicules utilitaires neufs						Used commercial vehicles — Véhicules utilitaires d'occasion		Total, new and used vehicles — Total, véhicules neufs et d'occasion		No
Number sold(1) — Nombre vendu(1)	Number financed(2) — Nombre financé(2)	Percentage financed — Proportion financée	Value of total sales — Valeur des ventes	Amount financed(2) — Montant financé(2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé	Number financed — Nombre financé	Amount financed — Montant financé	
		%	\$'000		%		\$'000		\$'000	
71,050	19,291	27.2	133,047	33,004	24.8	16,143	13,679	118,867	108,745	1
75,645	21,944	29.0	156,313	36,126	23.1	20,444	17,894	155,634	144,955	2
84,023	28,317	33.7	176,427	44,467	25.2	26,891	21,690	232,988	219,184	3
104,792	38,253	36.5	223,995	60,432	27.0	39,742	29,875	364,681	342,081	4
109,962	44,529	40.5	266,977	81,057	30.4	58,435	46,693	423,830	376,671	5
108,682	47,708	43.9	278,495	98,032	35.2	71,942	64,166	620,354	639,689	6
103,354	42,621	41.2	262,745	90,087	34.3	69,354	62,977	640,512	725,545	7
72,082	28,005	38.9	191,964	61,359	32.0	58,671	50,243	538,728	611,646	8
78,716	28,936	36.8	232,539	70,928	30.5	58,565	48,823	599,330	719,328	9
91,688	34,796	38.0	326,735	111,951	34.3	56,818	52,735	663,749	910,833	10
76,276	29,116	38.2	281,311	95,056	33.8	48,348	53,624	615,251	878,522	11
68,046	21,119	31.0	254,742	70,280	27.6	42,432	47,432	550,367	786,550	12
77,588	25,453	32.8	299,207	94,707	31.7	41,975	59,457	541,348	848,302	13
75,417	24,864	33.0	285,754	97,506	34.1	39,752	56,634	520,511	830,406	14
74,160	22,177	29.9	261,382	86,760	33.2	32,714	47,000	444,853	714,325	15
82,645	23,762	28.8	300,509	94,454	31.4	31,392	48,771	457,901	789,028	16
97,202	27,143	27.9	345,918	108,152	31.3	30,651	50,750	473,404	888,963	17
109,120	28,934	26.5	401,544	123,458	30.7	29,441	51,240	495,069	1,004,630	18
122,279	30,213	24.7	472,015	129,181	27.4	26,736	51,349	482,089	1,055,970	19
132,611	33,648	25.4	550,508	146,485	26.6	26,100	51,018	467,171	1,065,638	20
135,872	32,449	23.9	588,057	149,152	25.4	24,353	50,551	415,481	1,000,338	21
147,538	37,665	25.5	634,648	171,298	27.0	25,001	55,936	438,541	1,117,684	22
156,702	43,721	27.9	719,044	250,776	34.9	27,108	73,184	448,203	1,265,205	23
133,881	34,505	25.8	653,787	251,170	38.4	25,046	76,408	362,317	1,101,251	24
159,570	36,976	23.2	815,535	266,278	32.7	23,074	74,553	344,426	1,065,896	25
206,662	45,357	21.9	1,142,754	370,989	32.5	22,807	93,542	382,865	1,293,597	26
255,870	55,793	21.8	1,535,201	480,735	31.3	23,518	111,015	412,197	1,596,067	27
306,507	63,570	20.7	1,900,106	534,966	28.2	24,123	119,562	401,803	1,704,367	28

(1) Ventes de véhicules automobiles neufs (numéro de catalogue 63-208).

(2) Voitures particulières neuves financées à des fins commerciales sont incluses avec les voitures particulières.

TABLE 6. Number of Motor Vehicles Financed, by Provinces and by Months, 1974

TABLEAU 6. Nombre de véhicules automobiles financés, par province et par mois, 1974

Month - Mois	Canada	Atlantic Provinces - E. Atlantique	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia (1) - Colombie- Britan- nique (1)
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	149,525	10,139	62,120	44,546	5,041	3,409	11,796	12,474
January - Janvier	8,867	636	3,147	2,877	311	228	782	886
February - Février	9,630	566	3,869	3,096	297	214	750	838
March - Mars	11,917	883	5,093	3,445	392	221	893	990
April - Avril	14,055	1,068	6,210	3,983	415	300	1,056	1,023
May - Mai	18,182	1,262	8,004	5,208	607	396	1,264	1,441
June - Juin	15,880	1,035	6,813	4,691	509	317	1,216	1,299
July - Juillet	16,687	1,174	7,237	4,666	567	403	1,215	1,425
August - Août	14,070	953	5,855	4,158	469	355	1,086	1,194
September - Septembre	11,364	752	4,286	3,665	409	252	988	1,012
October - Octobre	12,605	803	5,115	3,735	491	295	1,087	1,079
November - Novembre	8,747	554	3,503	2,672	290	225	808	695
December - Décembre	7,521	453	2,988	2,350	284	203	651	592
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	128,403	9,393	28,424	51,225	4,929	3,078	15,340	16,014
January - Janvier	8,577	605	1,503	3,686	341	158	925	1,359
February - Février	9,271	735	2,150	3,762	314	185	989	1,136
March - Mars	10,747	664	2,216	4,561	408	288	1,243	1,367
April - Avril	14,150	962	3,189	5,484	592	335	1,812	1,776
May - Mai	15,421	1,390	2,961	6,258	621	383	1,765	2,043
June - Juin	12,866	1,122	2,508	4,880	468	250	1,842	1,796
July - Juillet	11,929	939	2,618	4,617	472	284	1,346	1,653
August - Août	9,014	593	2,256	2,982	400	270	1,243	1,270
September - Septembre	7,768	625	1,974	2,751	332	182	961	943
October - Octobre	9,014	504	2,004	3,883	353	246	1,102	922
November - Novembre	9,194	585	2,081	4,030	336	254	1,103	805
December - Décembre	10,452	669	2,964	4,331	292	243	1,009	944
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	99,752	7,696	34,002	28,718	4,304	4,076	10,384	10,572
January - Janvier	6,903	507	2,084	2,166	329	261	815	741
February - Février	7,851	511	2,693	2,381	295	292	855	824
March - Mars	9,078	710	3,127	2,645	336	334	948	978
April - Avril	9,915	758	3,586	2,723	435	368	1,033	1,012
May - Mai	11,392	856	4,108	3,288	482	417	1,029	1,212
June - Juin	9,486	787	3,445	2,625	407	341	929	952
July - Juillet	9,915	817	3,422	2,749	425	434	977	1,091
August - Août	8,110	688	2,777	2,309	327	354	803	852
September - Septembre	7,052	542	2,376	1,993	306	318	726	791
October - Octobre	7,721	580	2,586	2,219	365	346	821	804
November - Novembre	6,663	505	2,139	1,944	301	340	746	688
December - Décembre	5,666	435	1,659	1,676	296	271	702	627
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	24,123	1,935	4,671	5,332	1,242	1,861	4,863	4,219
January - Janvier	1,848	151	295	444	73	121	382	382
February - Février	1,983	139	396	445	99	135	440	329
March - Mars	2,214	175	444	538	109	145	412	391
April - Avril	2,477	189	485	612	135	192	454	410
May - Mai	2,610	211	522	576	125	229	478	469
June - Juin	2,031	167	347	456	122	130	435	374
July - Juillet	1,959	151	353	446	95	135	419	360
August - Août	1,754	157	324	350	78	157	383	305
September - Septembre	1,872	144	409	369	131	146	358	315
October - Octobre	1,971	147	419	383	103	175	389	355
November - Novembre	1,759	154	359	355	93	135	371	292
December - Décembre	1,645	150	318	358	79	161	342	237

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 7. Amount of Motor Vehicle Financing, by Provinces and by Months, 1974

TABLEAU 7. Montant du financement de véhicules automobiles, par province et par mois, 1974

Month - Mois	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) — Colombie- Britan- nique(1)
thousands of dollars - milliers de dollars								
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	548,246	36,028	222,751	165,242	19,063	12,978	45,070	47,114
January - Janvier	29,879	2,129	10,367	9,808	1,065	795	2,731	2,984
February - Février	34,156	1,938	13,552	10,948	1,085	790	2,780	3,063
March - Mars	42,324	3,058	17,829	12,310	1,444	796	3,215	3,672
April - Avril	50,219	3,791	21,545	14,339	1,556	1,112	4,044	3,832
May - Mai	64,912	4,327	27,765	19,001	2,234	1,417	4,717	5,451
June - Juin	57,566	3,649	24,064	17,285	1,920	1,161	4,524	4,963
July - Juillet	60,910	4,079	25,839	17,198	2,167	1,518	4,690	5,419
August - Août	51,261	3,336	21,108	15,014	1,766	1,434	4,110	4,493
September - Septembre	41,338	2,688	15,279	13,362	1,520	919	3,760	3,810
October - Octobre	48,904	3,026	19,553	14,724	1,933	1,224	4,224	4,220
November - Novembre	35,143	2,175	13,690	11,036	1,194	925	3,408	2,715
December - Décembre	31,634	1,832	12,160	10,217	1,179	887	2,867	2,492
New commercial vehicles - Véhicules utilitaires neufs								
Annual - Total - Annuel	837,531	54,751	197,440	331,674	31,418	19,060	94,897	108,291
January - Janvier	58,711	3,912	11,673	24,330	2,223	1,074	6,107	9,392
February - Février	58,209	3,920	14,634	22,885	1,609	1,014	6,647	7,500
March - Mars	65,579	3,882	15,183	26,349	2,246	1,376	7,862	8,681
April - Avril	83,083	5,699	19,272	31,362	3,644	1,855	10,689	10,562
May - Mai	92,715	7,871	21,215	35,701	3,268	2,106	9,858	12,696
June - Juin	78,728	6,050	15,955	30,396	2,785	1,566	9,721	12,255
July - Juillet	72,111	5,271	16,990	28,247	2,983	1,655	7,333	9,632
August - Août	63,317	3,611	16,798	21,499	3,152	1,469	7,895	8,893
September - Septembre	59,967	3,986	16,570	20,538	2,561	1,442	6,948	7,922
October - Octobre	67,505	2,919	14,879	30,764	2,567	1,689	7,421	7,266
November - Novembre	70,185	3,562	15,322	32,756	2,333	1,952	7,707	6,553
December - Décembre	67,421	4,068	18,949	26,847	2,047	1,862	6,709	6,939
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	199,028	13,821	63,340	64,657	8,462	7,066	19,012	22,670
January - Janvier	13,494	927	3,771	4,634	650	438	1,508	1,566
February - Février	15,704	928	5,041	5,384	565	507	1,520	1,759
March - Mars	17,813	1,273	5,695	5,806	654	576	1,769	2,040
April - Avril	19,505	1,304	6,533	6,148	829	680	1,836	2,175
May - Mai	22,470	1,505	7,536	7,305	884	643	1,991	2,606
June - Juin	18,370	1,310	6,279	5,777	797	583	1,624	2,000
July - Juillet	19,206	1,425	6,125	6,074	838	754	1,713	2,277
August - Août	15,484	1,207	4,979	4,953	582	562	1,420	1,781
September - Septembre	13,335	936	4,155	4,271	599	549	1,234	1,591
October - Octobre	16,161	1,095	5,151	5,186	786	644	1,498	1,801
November - Novembre	14,569	970	4,425	4,879	631	623	1,447	1,594
December - Décembre	12,917	941	3,650	4,240	647	507	1,452	1,480
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	119,562	7,684	24,157	29,625	5,347	6,673	21,616	24,455
January - Janvier	9,720	689	1,614	2,572	296	444	1,732	2,373
February - Février	9,912	484	2,102	2,476	483	574	2,100	1,693
March - Mars	11,227	688	2,200	3,002	431	511	2,200	2,195
April - Avril	10,390	685	2,079	2,824	598	641	1,661	1,902
May - Mai	12,482	856	2,629	2,939	447	744	1,888	2,979
June - Juin	9,971	636	1,681	2,547	559	396	1,870	2,282
July - Juillet	8,632	568	1,606	2,457	404	444	1,511	1,642
August - Août	8,872	604	1,812	2,151	301	542	1,627	1,835
September - Septembre	9,350	498	2,095	2,136	502	471	1,537	2,111
October - Octobre	9,637	643	2,302	2,037	439	758	1,619	1,839
November - Novembre	10,366	736	2,337	2,558	414	561	1,809	1,951
December - Décembre	9,003	597	1,700	1,926	473	592	2,062	1,653

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 8. Monthly Purchases of Sales Finance Paper, by Type of Paper, 1959-74

No.	Month	1959	1960	1961	1962	1963	1964	1965	1966
		thousands of dollars — milliers de dollars							
	<u>Passenger cars:</u>								
1	January	37,247	35,964	36,865	39,101	47,426	52,141	48,706	54,820
2	February	44,388	49,365	40,950	41,694	46,896	56,109	58,833	57,862
3	March	56,603	60,567	47,936	55,326	58,958	69,728	77,594	79,655
4	April	71,110	67,056	55,439	64,769	76,628	84,027	86,404	80,609
5	May	69,871	75,720	64,968	71,329	79,174	83,502	89,123	81,589
6	June	76,180	75,929	62,176	65,855	74,199	91,439	92,932	89,720
7	July	72,406	64,663	58,788	65,459	75,382	83,264	79,775	81,185
8	August	59,936	61,106	51,943	56,033	57,332	67,874	76,928	77,167
9	September	57,087	49,451	38,092	41,012	45,519	62,427	63,098	64,283
10	October	55,263	47,054	43,470	50,722	61,707	68,057	64,206	69,284
11	November	49,622	47,184	43,914	49,810	54,482	59,102	70,678	68,521
12	December	44,425	42,207	36,024	44,693	52,358	52,262	67,163	63,440
	<u>Other consumer goods:</u>								
13	January	11,636	13,689	13,495	14,776	14,376	14,101	13,673	12,583
14	February	13,623	14,138	12,412	13,928	12,427	14,250	14,315	10,834
15	March	13,718	15,245	13,191	13,819	12,811	14,161	13,248	12,472
16	April	15,616	15,317	14,365	15,735	16,202	17,675	14,851	14,495
17	May	18,063	17,973	17,193	19,762	18,185	18,649	17,215	17,039
18	June	19,399	18,217	16,121	18,236	18,218	18,066	16,561	18,518
19	July	18,053	17,287	20,584	17,613	17,723	17,394	15,734	16,126
20	August	17,760	16,984	17,306	19,274	16,012	16,776	18,108	17,694
21	September	20,106	16,623	15,013	18,286	16,754	18,262	17,273	16,715
22	October	19,801	18,322	17,028	17,579	17,423	16,413	17,425	17,471
23	November	19,183	19,271	15,734	17,673	16,287	16,572	16,682	17,322
24	December	21,479	18,569	15,108	18,636	18,334	16,657	17,393	18,464
	<u>Commercial vehicles:</u>								
25	January	8,469	9,313	9,428	8,931	10,591	10,721	10,392	13,831
26	February	10,415	11,201	8,333	9,159	10,372	10,554	11,049	12,561
27	March	11,084	12,172	9,889	10,233	11,468	11,822	15,112	15,596
28	April	13,763	13,366	12,215	13,149	14,124	16,897	15,189	17,336
29	May	15,332	17,917	14,754	13,963	16,719	17,487	17,689	20,414
30	June	16,711	16,990	12,856	13,697	15,383	18,757	17,340	18,709
31	July	13,959	12,535	11,303	12,987	14,660	16,589	14,910	16,304
32	August	12,695	14,148	11,937	13,211	14,065	14,351	17,172	18,882
33	September	14,943	12,877	11,648	13,452	13,167	15,517	16,863	19,528
34	October	11,955	10,989	10,649	11,607	14,026	14,275	13,557	15,000
35	November	12,561	11,535	11,211	11,838	12,013	14,846	15,201	15,286
36	December	12,277	11,097	9,537	10,998	12,314	12,882	16,056	14,056
	<u>Other commercial and industrial goods:</u>								
37	January	8,892	13,216	13,721	16,861	17,148	20,074	20,387	17,311
38	February	8,893	13,258	11,876	14,095	17,021	17,545	19,251	16,495
39	March	12,268	15,322	15,933	18,167	19,234	20,465	22,978	19,764
40	April	13,353	18,325	15,328	20,368	23,455	27,261	29,107	20,909
41	May	19,489	22,120	21,049	23,744	26,103	29,732	32,790	26,705
42	June	20,881	21,261	20,012	23,039	26,027	32,301	37,794	31,086
43	July	24,774	20,666	17,483	21,530	25,261	28,136	32,010	25,155
44	August	20,368	19,568	20,756	20,381	23,015	26,563	33,312	24,819
45	September	20,830	17,288	20,812	21,316	21,315	24,805	28,733	23,468
46	October	18,295	17,981	16,941	19,485	22,457	24,506	24,035	22,031
47	November	15,762	15,513	19,766	15,711	20,476	25,575	25,096	21,792
48	December	17,659	17,345	16,975	20,513	19,882	26,012	22,764	20,824

TABLEAU 8. Effets de commerce achetés, par mois et par genre, 1959-74

1967	1968	1969	1970	1971	1972	1973	1974	Mois	N ^o
thousands of dollars — milliers de dollars									
								<u>Voitures particulières:</u>	
54,402	54,647	59,702	43,143	24,506	30,664	41,214	43,373	Janvier	1
55,388	61,908	63,194	47,372	29,624	39,719	45,511	49,860	Février	2
72,267	73,220	75,372	54,238	42,070	47,734	59,991	60,137	Mars	3
78,277	89,012	90,807	64,133	50,836	62,832	65,532	69,724	Avril	4
88,439	90,843	88,653	62,419	50,970	70,854	71,968	87,382	Mai	5
87,779	85,836	93,434	65,819	55,709	67,279	69,171	75,936	Juin	6
73,540	87,523	93,385	61,429	52,142	60,687	67,731	80,116	Juillet	7
63,688	76,493	75,306	48,470	47,499	51,850	61,272	66,745	Août	8
51,884	61,242	78,344	47,457	46,376	43,733	51,724	54,673	Septembre	9
63,415	79,479	86,993	51,227	53,078	58,464	69,451	65,065	Octobre	10
57,916	65,909	69,139	40,844	46,996	50,382	55,409	49,712	Novembre	11
53,640	64,338	66,916	30,666	36,600	39,460	41,807	44,551	Décembre	12
								<u>Autres biens de consommation:</u>	
12,508	12,246	12,182	24,753	15,778	18,118	26,402	34,808	Janvier	13
11,744	10,639	11,464	25,331	15,687	20,152	22,456	30,210	Février	14
12,929	11,566	13,348	25,576	17,392	22,289	28,526	30,970	Mars	15
14,438	15,021	19,629	28,666	20,208	26,060	30,422	32,262	Avril	16
18,858	18,136	21,348	29,905	22,517	29,033	36,037	38,911	Mai	17
18,389	18,668	24,260	33,186	25,476	28,443	31,902	32,984	Juin	18
16,766	20,158	24,784	30,692	22,354	27,031	32,395	33,326	Juillet	19
17,579	17,485	21,709	29,287	23,044	27,976	31,750	27,930	Août	20
17,242	17,920	23,599	29,748	23,002	28,360	31,219	29,298	Septembre	21
17,455	18,728	24,660	29,667	24,521	28,823	32,395	29,792	Octobre	22
17,662	20,191	19,605	29,458	27,318	30,238	38,350	29,032	Novembre	23
19,081	22,267	23,459	31,945	31,809	31,026	37,478	30,476	Décembre	24
								<u>Véhicules utilitaires:</u>	
12,911	14,299	17,820	42,728	25,718	39,956	58,003	68,431	Janvier	25
12,548	14,887	17,528	37,284	36,659	42,903	59,337	68,121	Février	26
14,517	15,593	22,025	49,115	43,756	49,600	70,634	76,806	Mars	27
17,805	18,560	29,650	49,970	49,161	56,824	80,196	93,473	Avril	28
20,742	21,989	31,540	53,019	55,277	74,318	100,576	105,197	Mai	29
21,657	21,982	31,763	52,804	55,966	68,199	102,424	88,699	Juin	30
17,841	20,008	33,191	43,374	44,240	58,118	79,028	80,743	Juillet	31
17,089	21,141	27,943	30,257	36,877	44,674	66,563	72,189	Août	32
18,507	22,621	32,893	33,426	34,234	42,341	53,577	69,317	Septembre	33
16,374	19,141	28,365	32,382	44,884	60,376	69,531	77,142	Octobre	34
15,768	18,048	24,864	36,797	54,603	71,277	79,815	80,551	Novembre	35
13,944	18,965	26,378	32,878	48,115	61,353	75,602	76,424	Décembre	36
								<u>Autres biens commerciaux et industriels:</u>	
16,960	19,822	27,552	29,607	18,353	28,044	34,046	36,043	Janvier	37
12,944	19,989	30,386	27,178	20,035	29,118	26,681	34,159	Février	38
17,325	26,105	32,166	23,715	19,273	27,113	35,851	34,903	Mars	39
21,523	22,897	34,651	28,043	21,090	32,385	43,558	43,331	Avril	40
26,167	32,284	37,603	32,300	28,021	38,280	55,654	55,478	Mai	41
29,627	30,727	44,818	35,668	35,035	37,364	48,191	45,612	Juin	42
25,660	23,730	43,833	36,054	26,887	34,267	45,119	49,033	Juillet	43
24,042	25,353	34,169	25,848	29,017	34,531	39,948	42,042	Août	44
22,160	22,573	35,783	28,065	32,976	32,260	36,583	40,158	Septembre	45
20,742	25,180	34,440	29,736	32,047	36,836	39,363	39,911	Octobre	46
23,306	24,454	30,928	30,079	32,968	38,531	39,704	37,481	Novembre	47
21,378	22,539	41,938	25,884	44,959	37,667	43,070	37,630	Décembre	48

TABLE 9. Seasonally Adjusted Monthly Purchases of Sales Finance Paper, by Type of Paper, 1959-74

No.	Month	1959	1960	1961	1962	1963	1964	1965	1966
		thousands of dollars — milliers de dollars							
	<u>Passenger cars:</u>								
1	January	53,012	53,098	50,463	51,111	60,800	67,259	67,413	74,261
2	February	57,212	59,215	51,055	51,445	57,651	68,314	72,262	70,877
3	March	55,307	56,826	45,534	53,846	59,763	66,481	71,459	73,053
4	April	56,445	56,318	47,814	53,779	61,418	67,967	71,005	69,652
5	May	56,665	57,996	48,379	53,129	60,438	69,488	73,448	65,449
6	June	58,051	57,969	47,809	53,082	61,704	70,303	72,588	69,876
7	July	57,069	55,436	49,953	54,288	61,368	69,567	69,398	74,632
8	August	57,547	56,085	48,425	53,740	56,929	69,503	75,894	73,663
9	September	62,892	56,084	46,132	51,583	55,108	73,351	73,429	75,609
10	October	62,030	54,222	47,994	53,797	64,455	73,209	71,235	74,176
11	November	60,138	54,605	49,883	56,527	64,009	67,676	77,317	75,623
12	December	58,273	56,655	49,621	59,191	65,606	62,267	80,267	77,384
	<u>Other consumer goods:</u>								
13	January	14,131	16,735	16,012	17,067	16,667	16,578	17,013	15,902
14	February	17,549	17,375	15,758	17,740	15,967	18,362	19,145	14,958
15	March	16,140	17,756	15,624	17,283	16,107	17,406	16,027	15,493
16	April	16,693	16,986	15,808	16,680	16,757	18,152	15,728	15,667
17	May	17,557	16,647	15,327	17,609	16,285	17,348	15,918	15,323
18	June	18,137	16,785	15,154	17,227	17,163	16,191	14,356	16,123
19	July	17,062	17,042	20,170	16,769	16,463	16,529	15,526	15,654
20	August	17,858	15,876	16,145	18,012	15,534	16,118	16,869	16,002
21	September	17,981	15,686	14,470	17,709	15,790	16,503	15,807	15,669
22	October	17,960	16,742	15,298	15,565	15,626	15,550	16,424	16,280
23	November	18,506	17,985	14,936	17,298	16,153	15,996	15,697	15,819
24	December	18,040	16,627	13,628	16,861	16,141	14,299	14,908	16,407
	<u>Commercial vehicles:</u>								
25	January	11,301	12,812	12,099	11,272	12,919	13,461	13,870	17,929
26	February	13,279	13,634	10,485	11,583	13,257	13,487	14,339	16,358
27	March	12,096	12,810	10,907	11,686	13,659	13,171	16,619	16,630
28	April	12,126	12,787	11,468	12,042	12,642	14,923	13,874	16,795
29	May	11,973	13,369	11,064	10,326	12,966	14,727	14,688	16,405
30	June	13,404	13,407	10,487	11,897	13,233	15,352	14,073	14,937
31	July	12,954	12,531	11,014	12,083	13,432	15,340	14,236	16,215
32	August	12,341	13,092	10,700	12,219	13,222	13,536	15,402	16,662
33	September	14,197	12,239	11,674	13,239	12,553	14,205	14,953	17,462
34	October	13,112	12,224	11,265	11,991	14,007	15,216	15,091	16,386
35	November	13,739	12,128	11,537	12,505	13,481	16,069	16,201	16,409
36	December	13,368	12,802	11,378	12,743	13,698	13,788	17,960	16,296
	<u>Other commercial and industrial goods:</u>								
37	January	12,429	18,422	18,334	20,749	20,782	24,179	26,626	22,042
38	February	13,269	18,675	17,247	20,163	24,064	23,832	26,698	22,476
39	March	15,359	17,367	17,451	20,434	22,597	24,361	26,177	22,557
40	April	11,881	17,614	15,098	19,817	22,751	24,977	28,224	20,889
41	May	15,920	18,424	16,761	19,106	20,842	25,673	27,473	22,819
42	June	17,774	17,022	16,670	19,172	21,491	25,528	28,568	22,434
43	July	19,484	17,804	15,030	19,249	21,630	23,816	27,931	22,596
44	August	18,300	17,281	18,610	18,284	21,522	25,366	32,540	22,959
45	September	19,392	16,239	20,017	20,996	20,981	24,017	27,343	23,581
46	October	18,578	18,719	18,037	19,635	22,628	25,371	25,895	23,361
47	November	17,327	16,623	20,326	16,622	21,626	26,836	26,244	22,365
48	December	18,814	18,534	18,620	22,146	21,933	27,150	23,671	22,715

TABLEAU 9. Valeurs désaisonnalisées des effets de commerce achetés, par mois et par genre, 1959-74

1967	1968	1969	1970	1971	1972	1973	1974	Mois	No
thousands of dollars — milliers de dollars									
<u>Voitures particulières:</u>									
70,841	68,877	75,995	57,076	38,654	48,369	59,224	62,047	Janvier	1
67,694	71,575	77,305	56,817	38,703	50,341	59,567	63,219	Février	2
67,124	73,514	74,258	52,922	40,035	46,237	60,500	60,619	Mars	3
69,536	72,717	74,873	54,442	42,355	57,503	56,458	60,437	Avril	4
69,521	72,852	73,387	54,197	42,100	53,297	57,315	65,189	Mai	5
69,338	72,849	75,989	52,758	43,624	53,059	54,439	64,885	Juin	6
66,299	73,630	78,221	52,761	44,177	53,117	58,398	65,335	Juillet	7
60,539	76,181	78,857	52,224	47,628	50,894	57,902	67,226	Août	8
63,974	74,492	91,664	50,977	48,566	45,145	58,911	61,222	Septembre	9
64,480	77,169	85,283	49,710	49,460	53,630	58,871	57,724	Octobre	10
63,478	76,578	82,848	45,878	49,847	55,038	59,850	56,477	Novembre	11
68,207	77,036	77,573	35,676	49,597	57,724	61,009	62,031	Décembre	12
<u>Autres biens de consommation:</u>									
15,645	15,168	15,600	35,426	21,105	24,241	35,433	36,941	Janvier	13
16,714	15,097	16,890	38,184	20,361	26,162	29,312	36,545	Février	14
16,521	15,649	18,083	33,124	20,233	25,937	33,056	35,016	Mars	15
15,735	15,807	20,242	31,042	20,721	26,732	31,120	32,758	Avril	16
16,529	16,266	20,000	28,291	20,687	26,677	32,873	33,906	Mai	17
16,252	16,600	20,986	27,426	23,191	25,889	29,172	31,694	Juin	18
15,944	17,834	21,954	27,307	21,645	26,171	31,462	31,919	Juillet	19
16,012	16,889	20,989	28,384	22,457	27,252	30,894	30,018	Août	20
16,349	16,620	21,531	26,943	22,476	27,698	30,594	29,790	Septembre	21
15,705	16,492	22,068	27,970	23,396	27,493	30,992	28,748	Octobre	22
16,288	19,316	18,786	26,825	24,493	27,114	34,297	27,276	Novembre	23
16,813	18,924	19,341	26,036	26,171	25,530	30,862	27,044	Décembre	24
<u>Véhicules utilitaires:</u>									
16,005	17,542	22,114	49,172	33,204	50,338	68,936	82,286	Janvier	25
16,394	18,239	22,968	47,719	42,899	49,052	69,573	79,699	Février	26
15,992	18,297	25,156	43,329	41,472	48,552	70,946	78,276	Mars	27
16,946	16,741	26,579	45,502	42,081	49,917	68,804	83,165	Avril	28
16,580	17,856	26,484	44,715	41,156	52,077	73,830	78,458	Mai	29
17,757	18,727	26,225	42,185	42,027	53,315	78,239	68,388	Juin	30
17,311	18,354	29,553	38,670	42,744	56,074	77,633	79,142	Juillet	31
14,669	19,495	26,911	30,587	46,754	54,954	80,694	85,732	Août	32
17,158	19,871	28,091	30,552	47,185	58,891	78,284	95,944	Septembre	33
17,281	19,396	29,800	33,756	50,951	67,736	72,241	81,776	Octobre	34
16,834	21,161	28,797	42,276	50,638	66,190	76,189	74,378	Novembre	35
16,913	21,645	29,895	36,177	49,269	66,329	79,662	80,136	Décembre	36
<u>Autres biens commerciaux et industriels:</u>									
21,683	23,325	31,306	34,394	22,187	33,226	38,722	40,177	Janvier	37
17,118	24,407	38,011	33,579	23,488	33,185	31,289	40,847	Février	38
19,435	31,250	37,388	27,924	23,411	32,497	45,517	42,294	Mars	39
22,292	23,516	35,083	27,450	22,563	35,452	46,280	42,190	Avril	40
21,049	25,818	31,198	27,941	24,994	32,503	45,672	44,257	Mai	41
22,337	24,001	34,736	27,612	28,616	31,421	43,195	40,925	Juin	42
22,259	19,525	35,661	28,932	26,521	33,817	43,613	44,453	Juillet	43
22,496	24,708	35,117	26,150	30,472	34,088	40,055	44,598	Août	44
22,798	23,418	37,300	28,672	31,647	34,900	38,099	42,244	Septembre	45
22,496	25,648	34,580	30,874	31,979	35,227	36,794	38,814	Octobre	46
23,246	26,060	33,462	32,091	32,191	34,863	38,430	38,674	Novembre	47
24,642	26,283	46,735	28,990	38,952	35,478	39,627	35,829	Décembre	48

TABLE 10. Wholesale Financing and Average Repayment Terms on Retail Paper Purchased by Sales Financing Companies - 1957-1974 and Quarters 1973-74

TABLEAU 10. Financement à la vente en gros et échéance moyenne de remboursement des effets du commerce de détail achetés par des sociétés de financement des ventes - 1957 à 1974 et trimestres 1973-74

Periods — Périodes	Wholesale financing — Financement au stade de gros			Average repayment terms on retail paper purchased — Durée moyenne de remboursement des effets de détail achetés					
	Paper purchased — Titres achetés	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstand- ing (end of period) — Créances actives (fin de période)	Passenger cars and commercial vehicles — Voitures particulières et véhicules commerciaux				Other consumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
				New — Neufs		Used — D'occasion			
				P.C. — V.P.	C.V. — V.C.	P.C. — V.P.	C.V. — V.C.		
				months — mois					
	millions of dollars — millions de dollars								
1957	1,185.0	1,165.0	202.0	..		..		..	..
1958	1,104.9	1,116.2	190.7	24.1		17.0		20.1	25.1
1959	1,306.9	1,300.8	196.8	25.2		17.6		23.2	26.9
1960	1,353.5	1,320.9	229.4	25.9		17.6		23.3	27.9
1961	1,282.5	1,328.1	183.8	26.5		17.9		24.4	29.8
1962	1,566.4	1,510.2	240.0	27.6		19.0		24.8	31.6
1963	1,861.8	1,800.6	301.2	28.7		20.2		24.4	32.6
1964	2,063.5	2,097.1	267.6	29.4		21.6		23.6	31.7
1965	2,659.3	2,474.7	452.2	29.1		22.4		24.5	32.3
1966	2,498.7	2,526.7	424.2	29.2		22.6		24.4	31.0
1967	2,546.9	2,525.1	446.0	29.3		22.8		24.6	31.3
1968	3,020.8	2,863.2	603.6	29.9		23.2		27.3	32.8
1969	3,177.2	3,095.8	685.0	30.1		23.5		29.3	33.1
1970	2,548.8	2,708.8	525.0	29.8		23.0		36.6	32.8
1971	3,863.7	3,664.1	724.6	28.7		23.0		39.9	33.8
1972	4,134.9	4,026.6	832.8	31.1	30.9	24.2	22.7	38.7	35.0
1973	5,171.0	5,016.3	987.5	32.8	33.0	25.2	24.1	36.5	36.0
1974	6,268.1	5,828.7	1,426.9	32.6	32.8	26.5	25.6	32.9	37.4
1973 — I	1,054.4	837.2	1,050.0	33.2	33.0	25.0	23.8	40.2	35.3
II	1,633.0	1,682.1	1,000.9	33.3	32.9	25.0	24.0	38.3	35.2
III	1,044.5	1,165.8	879.6	32.6	33.4	25.2	23.9	36.5	36.7
IV	1,439.1	1,331.2	987.5	32.1	32.7	25.8	24.5	30.8	36.8
1974 — I	1,309.4	1,017.6	1,279.3	32.5	32.8	26.3	25.3	28.5	40.0
II	1,740.6	1,781.8	1,238.1	32.8	32.5	27.6	25.6	35.5	36.9
III	1,455.5	1,671.3	1,022.3	32.7	33.3	25.2	25.4	34.8	36.6
IV	1,762.6	1,358.0	1,426.9	32.2	32.4	26.4	26.1	32.9	37.4

TABLE 11. New Passenger Cars Financed for Commercial Purposes

TABLEAU 11. Voitures particulières neuves financées à des fins commerciales

Periods — Périodes	Number — Nombre	Volume — Titres achetés	Balances outstanding — Créances actives
dollars			
1970	41,364	156,456,510	182,317,357
1971	46,261	188,658,941	207,271,487
1972	48,795	205,408,255	241,502,689
1973	66,989	303,536,071	324,009,474
1974	64,833	302,564,965	364,568,339
January — Janvier	4,451	21,091,742	328,068,565
February — Février	4,936	23,074,150	332,235,832
March — Mars	5,673	26,185,635	344,018,563
April — Avril	7,649	34,927,725	365,261,024
May — Mai	8,120	36,734,298	377,440,471
June — Juin	6,406	26,954,518	385,880,527
July — Juillet	5,963	25,640,734	393,032,761
August — Août	3,242	14,213,178	389,744,173
September — Septembre	2,572	12,431,799	381,921,326
October — Octobre	4,451	22,562,112	379,857,751
November — Novembre	5,072	25,700,960	365,490,373
December — Décembre	6,298	33,048,114	364,568,339

TABLE 12. Lease and Rental Financing

TABLEAU 12. Financement de baux et de contrats de location

Periods — Périodes	Motor vehicles — Véhicules automobiles			All other (machinery and equipment) — Tous autres (machines, matériel, etc.)		
	Amount financed — Montant du financement	Estimated repayments — Remboursements estimatifs	Balances outstanding (end of period) — Créances actives (fin de période)	Amount financed — Montant du financement	Estimated repayments — Remboursements estimatifs	Balances outstanding (end of period) — Créances actives (fin de période)
\$'000						
1970	27,974	19,828	46,870	84,387	27,690	183,520
1971	24,703	...	40,380	90,504	...	223,939
1972	46,046	22,192	64,234	172,965	71,928	334,996
1973	65,082	36,713	92,603	194,545	69,637	459,904
1974	73,095	45,478	120,220	195,012	119,417	535,499
1974 — I	16,848	20,280	89,171	21,061	42,798	438,167
II	24,143	9,680	103,634	65,310	24,874	478,603
III	14,970	9,180	109,424	32,099	30,136	480,566
IV	17,134	6,338	120,220	76,542	21,609	535,499

List of Sales Financing Companies covered at December 31, 1974

Répertoire des sociétés de financement au 31 décembre 1974

Name - Nom	Address - Adresse
Acadia Acceptance Co. Ltd.	5645 Cambie St., Vancouver, B.C. V5Z 3A3
Ace Finance Corp. Ltd.	4770 Kent Ave., Room 100, Montréal, Qué. H3W 1H2
Admiral Acceptance Corp. Ltd.	2400 Yonge St., Toronto, Ont. M4P 2H4
Apex Finance Co. Ltd.	267 Bernard Ave., Kelowna, B.C. V1Y 6N2
Associates Acceptance Co. Ltd.	Associates Bldg., South Bend, Indiana 46624, U.S.A.
Avco Financial Services Canada Ltd.	201 Queen's Ave., London, Ont. N6A 1J1
B & M Finance Corp.	133 rue Notre Dame, C.P. 247, St. Rémi, Cté Napierville, Qué.
Baker Acceptance Co. Ltd.	500 University Ave., Toronto, Ont. M5G 1V7
Beneficial Finance Co. of Canada Ltd.	2010 Young St., Toronto, Ont. M4S 2A1
Bonaccord Finance Corp. Ltd.	822 Main St., Moncton, N.B. E1C 1E6
Borg-Warner Acceptance Canada Ltd.	2025 Sheppard Ave. East, Willowdale, Ont. M2J 1V6
Brentwood Investments Ltd.	P.O. Box 2127 Vancouver, B.C. V6B 3T5
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto, Ont. M4V 1L8
Canadian Trailmobile Finance Ltd.	P.O. Box 848, Brantford, Ont. N3T 5S2
Capital Credit Corp. Ltd.	3985 Mains St., Vancouver, B.C. V5V 3P3
Capital Finance Ltd.	112 Adelaide St., E., Toronto, Ont. M5C 1L5
Capri Finance Corp.	3901 Ave. Bannantyne, Verdun, Qué. H4G 1C3
J.I. Case Credit Corp.	700 State St., Racine, Wisconsin, U.S.A. 53404
Chrysler Credit Canada Ltd.	P.O. Box 5360, Detroit, Michigan, 48235, U.S.A.
Citizen's Finance Co. Ltd.	1320 Fenwick Lane, Silver Springs, Maryland, U.S.A. 20910
Clark Equipment Credit of Canada	1195 Talbot Street, E. St. Thomas, Ont.
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué. H8S 1A6
Commercial Credit Corp. Ltd.	95 St. Clair Ave., W., Toronto, Ont. M4V 1N6
Commodity Discount Ltd.	4141 Sherbrooke St., W., Montréal, Qué. H3Z 1B8
Consumer's Finance Corp. Ltd.	32611 South Fraser Way, Abbotsford, B.C. V2T 1X8
Continental Discount Corp.	81-51ème Ave. Est, La Sarre, Cté Abitibi, Qué. J9Z 2K5
Credit Bic Inc.	1281 Boul. Jacques-Cartier, C.P. 243, Mont-Joli, Qué.
Credit Stanstead Inc.	79 rue Court, C.P. 10, Coaticook, Qué. J1A 2S8
Danforth Discount Ltd.	898 Danforth Ave., Toronto, Ont. M4J 1L9
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor, Ont. N9A 6K7
Equipment Finance Corp. Ltd.	407 McGill St., Suite 1010, Montréal, Qué. H2Y 2G3
Federal Acceptance Corp.	4141 Sherbrooke St., W., Westmount, Qué. H3Z 1B8
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121, U.S.A.
Forteresse Industrielle Ltée	St-Damien, Cté Bellechasse, Qué. G5R 2Y0
Frontier Acceptance Corp. Ltd.	195 Dufferin Ave., Box 5376, London, Ont.
Garry Finance Corp. Ltd.	201-228 Notre-Dame Ave., Winnipeg, Man. R3B 1M7
Genelcan Ltd.	18 King Street East, Toronto, Ont. M5C 1C8
General Motors Acceptance Corp. of Canada Ltd.	145 King St., W., Toronto, Ont. M5H 3K7
Gibraltar Discount Co. Ltd.	233 Carlaw Ave., Toronto, Ont.
Granby Finance Corp.	50 rue Centre, Granby, Qué. J2G 5B3
Gulf Acceptance Corp. Ltd.	3220 Wellington St., Verdun, Qué.
Hamco Investment Inc.	1330 Maguire Ave., Silvery, Qué.
Hamilton Discount Corp. Ltd.	42 James St., N., Hamilton, Ont.
Hartex Investments Ltd.	2333 Government St., Victoria, B.C. V8W 2M6
Household Finance Corp. of Canada	85 Bloor St., E., Toronto, Ont. M4W 1B4
Hussmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont. N3T 5R2
IAC Limited	45 St. Clair Ave., W., Toronto, Ont. M4V 2Y2
Indianhead Financial Services Ltd.	76 University Ave., W., Suite 207, Windsor, Ont. N9A 2Y4
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton, Ont. L8N 3S5
Island Finance Ltd.	762 Fort St., Victoria, B.C. V8W 1H2
Jaeger Finance of Canada Ltd.	Gaylord Road, St. Thomas, Ont. N5P 3S1
Kimberly Finance Corporation Ltd.	797 Don Mills Rd., Suite 711, Don Mills, Ont. M3C 1V5
Koehring Finance Canada	P.O. Box 490, Brantford, Ont. N3T 5P6
Laurentide Financial Corp. Ltd.	1177 W. Hasting St., Vancouver, B.C. V6E 2K3
Les Mutuellistes - Caisse d'Épargne et de Crédit	1600 Jacques-Cartier, C.P. 306, Mont-Joli, Qué. G5H 3L1
London Credit Company Ltd.	Water Street, St. John's, Nfld. A1C 5L9
Mack Financial (Canada) Ltd.	Box 1811, Allentown Penn, U.S.A. 18105
Mainland Finance Ltd.	7199 Horne Ave., Box 3038, Mission City, B.C. V2V 4J3
Mars Finance Inc.	B.P. 1150, Chicoutimi, Qué. G7H 5G6
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St., W., Toronto, Ont.
Mentor Acceptance Corp. Ltd.	5390 Decarie Blvd., Montréal, Qué. H3X 2J8
Mutual Discount Co.	3532 Eglinton Ave., W., Toronto, Ont. M6M 1V6
Niagara Finance Co. Ltd.	1300 Yonge St., Toronto, Ont. M4T 1X5
Northern Ontario Acceptance Co. Ltd.	150 Consumer Rd., Willowdale, Ont. M2J 1RI
Ocean Co. Ltd.	Box 638, Windsor, N.S. B0N 2T0
Overland Acceptance Ltd.	3750 Kitchener, Burnaby, B.C.
Paramount Discount Corp. 1961 Ltd.	105 Main St., E., Hamilton, Ont. Suite 1409
Patrons Acceptance Ltd.	151 City Centre Dr., Box 527, Mississauga, Ont. L5A 3A4
Pentiction Securities Ltd.	1765 Main St., Pentiction, B.C. V2A 5H1

List of Sales Financing Companies Covered at December 31, 1974 - Concluded

Répertoire des sociétés de financement au 31 décembre 1974 - fin

Name - Nom	Address - Adresse
Philips Acceptance Corp. Ltd.	116 Vanderhoof Ave., Toronto, Ont. M4G 2J1
Prairie Finance Company Ltd.	Box 555, Barrhead, Alta. T0G 0E0
Primaco Ltée	10 Ouest rue St. Jacques, Montréal, Qué. H2Y 1L3
Regent Acceptance Corp. Ltd.	143 Main St., E., P.O. Box 635, Hamilton, Ont. L8N 1G6
Severn Investment Co. Ltd.	8 Peter Street South, Orillia, Ont. L3V 6J8
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man.
Stirling-Dynes Ltd.	260 Church St., Oakville, Ont.
Superior Acceptance Corp. Ltd.	22 College St., Toronto, Ont. M5G 1K6
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto, Ont. M4Y 2G1
Transamerica Financial Corp. Can.	2180 Yonge St., Ste 810, Toronto, Ont. M4S 1B9
Triad Financial Services	45 Sheppard Ave., E., Ste 211, Willowdale, Ont. M2N 5X4
Tri-State Acceptance Co. Ltd.	510-532 Donald St., Winnipeg, Man. R3B 2H8
Union Acceptance Corp. Ltd.	1177 West Hastings St., Vancouver, B.C. V6E 2K3
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	2 Bloor St., W., Toronto, Ont. M4W 1A1
United Dominions Finance Corp. Ltd.	2 Bloor St., W., Toronto, Ont. M4W 1A1
United Dominions Investments Ltd.	2 Bloor St., W., Toronto, Ont. M4W 1A1
Wardley Canada Ltd.	1818-200 Granville Square, Vancouver, B.C. V6C 1L3
Wayne Sales Financial Corp.	P.O. Box 1583, Industries Rd., Richmond, Ind., U.S.A. 47374
Western Finance Co. Ltd.	714 Clarkson, New Westminster, B.C.
Westward Investments Ltd.	125 Higgins Ave., Winnipeg, Man. R3C 3B3
White Motor Credit Corp. of Canada Ltd.	P.O. Box 22230, Beachwood, Ohio, U.S.A. 44122



**SALES FINANCING AND
CONSUMER CREDIT
1974**

Complete and mail one copy within
30 days of receipt.

Collected by the Authority of the Statistics
Act, Chapter 15, Statutes of Canada 1970 -
71-72.

(Exemplaires français disponibles sur demande)

Revise name or address if not correct

This report covers all companies engaged in instalment sales financing and contains the following Sections:

Section 1 – Retail Sales Financing

Section 4 – Consumer Financing

Section 2 – Provincial Distribution of
Retail Sales Financing

Section 5 – Lease and Rental Financing

Section 3 – Wholesale Financing

Section 6 – All Other Receivables

READ THESE NOTES BEFORE COMPLETING QUESTIONNAIRE

1. Include all your Canadian branches in this report.
2. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space reserved below.
3. If you did not operate for the full calendar year, show data for that portion of the year during which you were in business.
4. If exact data are only available for group totals in Section 1, show these and estimate the commodity breakdown.
5. "Paper Purchased" during 1974 should show only the value of the original amount financed for goods secured by conditional sales agreements, omitting unearned finance charges. **Exclude** renewal transactions, paper bought from other financing firms and lease paper.
6. "Balances Outstanding" as at December 31, 1974 should show only the principal amount outstanding net of unearned finance charges for all paper on your books, including renewal transactions, whenever purchased. **Exclude** lease paper.
7. "Consumer Goods" are those bought for personal use and not for resale.
8. "Commercial and Industrial Goods" are those bought for business and farm use and not for resale.
9. "Lease Financing" covers only financing where no conditional sales agreement is involved and the financing company **itself** retains ownership of goods and acts as lessor.
10. Passenger cars financed for commercial purposes, e.g. taxis and other fleets, should be reported as "commercial vehicles."
11. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation under Remarks on page 4.
12. The results of this survey will be published in the report Sales Financing (Catalogue 63-211). For any information relating to this survey contact the Consumer Credit Section, Merchandising and Services Division, Statistics Canada, Ottawa, K1A 0V4 (Tel. 613-996-9278 or Telex 053-3585).

List companies combined in this report:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

1. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements)

Commodity Description	Retail paper purchased, 1974 (see notes 4 and 5)		Balances outstanding, December 31, 1974 (see note 6)
	Units	Dollar volume	
	(Exclude renewal transactions and paper purchased from other finance firms)		\$ (omit cents)
A. CONSUMER GOODS:			
(i) Motor vehicles:			
Passenger cars (see Notes 7, 10 and 11)	{ New		
	{ Used		
Sub-total, passenger cars			
(ii) Other consumer goods:			
T.V., radios, record players (and combination sets).....	x x x x x		
	x x x x x		
Electric and gas household appliances (refrigerators, stoves, washers, dryers, portable appliances, etc.).....	x x x x x		
	x x x x x		
Furniture and home furnishings	x x x x x		
	x x x x x		
Home improvement goods (heating, air conditioning and plumbing equipment, doors, windows and screens, etc.)	x x x x x		
	x x x x x		
Mobile homes (at least 10 feet wide and 29 feet long).....			
Recreational equipment (musical instruments, boats, snow- mobiles, motorcycles, sporting goods, travel trailers, airplanes and helicopters).....	x x x x x		
	x x x x x		
All other consumer goods (clothing, china, jewellery, etc.)	x x x x x		
	x x x x x		
Sub-total, other consumer goods	x x x x x		
	x x x x x		
Total, consumer goods	x x x x x		
	x x x x x		
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles:			
Trucks, vans, buses and other commercial vehicles (see Notes 8, 10 and 11)	{ New		
	{ Used		
Sub-total, commercial vehicles.....			
(ii) Other commercial and industrial goods:			
Highway and general construction equipment	x x x x x		
	x x x x x		
Farm machinery and equipment.....	x x x x x		
	x x x x x		
All other (forestry, transportation, general industrial machinery and equipment)	x x x x x		
	x x x x x		
Sub-total, other commercial and industrial goods	x x x x x		
	x x x x x		
Total, commercial and industrial goods	x x x x x		
	x x x x x		
GRAND TOTAL, ALL RETAIL FINANCING	x x x x x		
	x x x x x		

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1.

Note: Classify by province of origin rather than by location of office, if possible.

Province of origin	Total retail financing (consumer goods)	Consumer goods paper purchased during 1974					Balances outstanding at 31/12/74 (consumer goods)
		Passenger cars (see note 10)				All other consumer goods	
		New		Used			
	\$ (omit cents)	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	\$ (omit cents)
Newfoundland							
Prince Edward Island..							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia							
Yukon and N.W.T.							
CANADA							

Province of origin	Total retail financing (commercial goods)	Commercial and industrial goods paper purchased during 1974					Balances outstanding at 31/12/74 (commercial goods)
		Commercial vehicles (see note 10)				All other commercial goods	
		New		Used			
	\$ (omit cents)	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	\$ (omit cents)
Newfoundland							
Prince Edward Island..							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia							
Yukon and N.W.T.							
CANADA							

OTHER FINANCING	Number of Units	Amount transacted during 1974	Balances outstanding, December 31, 1974
	x x x x x x x x x x x x x x x x x x x x	\$ (omit cents)	\$ (omit cents)
3. WHOLESALE FINANCING (financing of transactions between retail dealer and supplier)			
4. CONSUMER FINANCING: (Personal cash loans)	x x x x x x x x x x		(net)
(a) Loans subject to the Small Loans Act			
(b) Other personal cash loans over \$1,500 (include loans against cars and other consumer durable goods already paid for but exclude residential mortgage loans)	x x x x x x x x x x x x x x x x x x x x		(net)
5. LEASE AND RENTAL FINANCING: (see Note 9)			
(a) Passenger cars			
(b) Trucks, vans, buses and other commercial vehicles			
(c) All other (machinery and equipment, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		
6. ALL OTHER RECEIVABLES: (include commercial loans, capital loans, dealer loans, residential mortgage loans and all other re- ceivables)	x x x x x x x x x x	x x x x x x x x x x	

CERTIFICATE

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From _____ 19 _____ to _____ 19 _____

Name of person responsible for completed form (please print)		Title
Address	Postal code	Telephone number and area code
Signature		Date of this report

REMARKS



FINANCEMENT DES VENTES ET CRÉDIT À LA CONSOMMATION 1974

Renvoyer un exemplaire dûment rempli au plus tard
30 jours après réception.

Déclaration exigée en vertu de la Loi
sur la statistique, chapitre 15, Statuts
du Canada de 1970-71-72.

(English copies available on request)

Corriger le nom et l'adresse s'il y a lieu

Le présent questionnaire s'adresse à toute société qui s'occupe du financement des ventes à tempérament; il renferme les sections suivantes:

Section 1 – Financement des ventes au détail

Section 2 – Répartition par province du finance-
ment des ventes au détail

Section 3 – Financement des ventes en gros

Section 4 – Prêts à la consommation

Section 5 – Financement de baux et de contrats
de location

Section 6 – Autres prêts

LIRE CES NOTES AVANT DE REMPLIR LE QUESTIONNAIRE

1. Le présent questionnaire s'applique à toutes vos succursales canadiennes.
2. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés ci-dessous.
3. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrivez les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
4. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
5. Les "**Effets de commerce achetés**" en 1974 doivent comprendre seulement le montant initial du financement pour les biens acquis par contrat de vente conditionnelle, sans les frais de financement non acquis. **Ne pas compter** les renouvellements, les effets achetés à d'autres sociétés de financement ni le financement de baux.
6. Les "**Soldes débiteurs**" au 31 décembre 1974 ne doivent comprendre que le montant principal à recouvrer, sans les frais de financement non acquis, à l'égard de tous les effets inscrits dans vos livres, y compris les renouvellements, quelle que soit la date de l'achat. **Ne pas compter** le financement de baux.
7. Les "**Biens de consommation**" sont ceux que l'on achète pour son usage personnel et non pour la revente.
8. Les "**Biens commerciaux et industriels**" sont ceux que l'on achète à des fins commerciales, industrielles ou agricoles et non pour la revente.
9. Le "**Financement des baux**" porte uniquement sur les opérations de financement excluant les ventes sans condition et dans lesquelles la compagnie de prêt elle-même garde la propriété des biens et agit à titre de bailleur.
10. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme "véhicules utilitaires".
11. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication sous la rubrique Remarques à la page 4.
12. Les résultats de cette enquête paraîtront dans la publication Le financement des ventes (63-211 au Catalogue). Pour tout renseignement sur cette enquête, communiquez avec la Section du crédit à la consommation, Division du commerce et des services, Statistique Canada, Ottawa, K1A 0V4 (Téléphone 613-996-9278 ou Téléc 053-3585).

Liste des sociétés visées par la présente déclaration:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

1. FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Marchandise	Effets de commerce achetés, 1974 (Voir notes 4 et 5)		Soldes débiteurs, 31 décembre, 1974 (Voir note 6)
	Unités	Valeur en dollars	
(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)			\$(omettre les cents)
A. BIENS DE CONSOMMATION			
(i) Véhicules automobiles:			
Voitures particulières (Voir notes 7, 10 et 11)	{ Neuves		
	{ D'occasion.....		
Total partiel, voitures particulières			
(ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et ensembles radio- phono).....	x x x x x x x x x x		
Appareils ménagers au gaz et à l'électricité (réfrigé- rateurs, cuisinières, machines à laver, sècheuses, appareils portatifs, etc.).....	x x x x x x x x x x		
Meubles et articles d'ameublement	x x x x x x x x x x		
Biens pour améliorations aux habitations (matériel de chauffage, de climatisation et de plomberie, portes, fenêtres et moustiquaires, etc.).....	x x x x x x x x x x		
Maisons mobiles (10 pieds de large et 29 de long au minimum)			
Matériel de loisirs, instruments de musique, bateaux, motoneiges, motocyclettes, articles de sport, caravanes, aéronefs.....	x x x x x x x x x x		
Autres biens de consommation (vêtements, porcelaine, bijoux, etc.).....	x x x x x x x x x x		
Total partiel, autres biens de consommation			
Total, biens de consommation			
B. BIENS COMMERCIAUX ET INDUSTRIELS			
(i) Véhicules automobiles:			
Camions, autobus et autres véhicules utilitaires (Voir notes 8, 10 et 11)	{ Neufs		
	{ D'occasion.....		
Total partiel, véhicules utilitaires			
(ii) Autres biens commerciaux et industriels:			
Matériel de construction routière et de construction géné- rale	x x x x x x x x x x		
Machines et matériel agricoles	x x x x x x x x x x		
Autres (matériel forestier, de transport et tous autres machines et matériel général industriels)	x x x x x x x x x x		
Total partiel, autres biens commerciaux et industriels ..			
Total, biens commerciaux et industriels.....			
TOTAL GÉNÉRAL, FINANCEMENT DES VENTES AU DÉTAIL.....			
	x x x x x x x x x x		

2. RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DÉTAIL, SUIVANT LA SECTION 1.

Nota: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau.

Province d'origine	Total, finance- ment des ventes au détail (biens de consommation)	Effets de commerce achetés en 1974 – biens de consommation					Solde débiteur 31 décembre, 1974 (biens de consommation)
		Voitures particulières (voir note 10)				Autres biens de consommation	
		Neuves		D'occasion			
	\$ (omettre cents)	Unités	\$ (omettre cents)	Unités	\$ (omettre cents)	\$ (omettre cents)	\$ (omettre cents)
Terre-Neuve.....							
Île-du-Prince-Édouard.....							
Nouvelle-Écosse.....							
Nouveau-Brunswick							
Québec							
Ontario							
Manitoba.....							
Saskatchewan							
Alberta							
Colombie-Britannique..							
Yukon et les T.N.-O. ...							
CANADA							

Province d'origine	Total, finance- ment des ventes au détail (biens commerciaux)	Effets de commerce achetés en 1974 – biens à usage commercial					Solde débiteur 31 décembre, 1974 (biens commerciaux)
		Véhicules utilitaires (voir note 10)				Autres biens commerciaux	
		Neufs		D'occasion			
	\$ (omettre cents)	Unités	\$ (omettre cents)	Unités	\$ (omettre cents)	\$ (omettre cents)	\$ (omettre cents)
Terre-Neuve.....							
Île-du-Prince-Édouard.....							
Nouvelle-Écosse.....							
Nouveau-Brunswick							
Québec							
Ontario							
Manitoba.....							
Saskatchewan							
Alberta							
Colombie-Britannique..							
Yukon et les T.N.-O. ...							
CANADA							

AUTRES GENRES DE FINANCEMENT	Nombre d'unités	Montant des opérations 1974	Soldes débiteurs, 31 décembre, 1974
		\$(omettre les cents)	\$(omettre les cents)
3. FINANCEMENT DES VENTES EN GROS (financement des opérations commerciales entre détaillants et grossistes)	x x x x x x x x x x x x x x x		
4. PRÊTS À LA CONSOMMATION:			
a) Prêts réglementés par la loi sur les petits prêts	x x x x x x x x x x		(net)
b) Autres prêts personnels en espèces dépassant \$1,500 (inclure les prêts garantis par les automobiles et les autres biens de consommation déjà payés mais exclure les prêts hypothécaires résidentiels)	x x x x x x x x x x x x x x x		(net)
5. FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION (Voir Note 9)			
a) Voitures particulières			
b) Camions, autobus, et autres véhicules commerciaux			
c) Tous autres (machines et matériel, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		
6. AUTRES PRÊTS: Inclure les prêts commerciaux, les prêts destinés à des investissements, les prêts faits par l'entremise des marchands, les prêts hypothécaires résidentiels, etc.)	x x x x x x x x x x	x x x x x x x x x x	

ATTESTATION

J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:

Du _____ 19 ____ au _____ 19 ____

Nom de la personne qui a rempli la formule (en lettres moulées)		Titre
Adresse	Code postal	Numéro de téléphone et indicatif régional
Signature		Date de ce rapport

REMARQUES

Publications de Statistique Canada portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

Numéro de
catalogue

11-003F	Revue statistique du Canada, M., F.
13-547	Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, HS., A.
13-530	Financial Flow Accounts, 1962-67, HS., A.
13-002	Financial Flow Accounts, System of National Accounts, T., A.
61-004	Crédit à la Consommation, M., Bil.
61-006	Institutions Financières — Statistiques Financières, T., Bil.
61-207	Corporation Financial Statistics, A., A.
61-208	Corporation Taxation Statistics, A., A.
61-209	Caisses d'épargne et de crédit, A., Bil.
61-512	Liens de parenté entre firmes, 1969, HS., Bil.
63-007	Ventes de véhicules automobiles neufs, M., Bil.
63-013	Le financement des ventes, M., Bil.
63-208	Ventes de véhicules automobiles neufs, A., Bil.

A. Annual M. Mensuel T. Trimestriel HS. Hors Série

A. Anglais F. Français Bil. Bilingue

Outre les publications ci-dessus énumérées, Statistique Canada publie une grande variété de rapports statistiques sur le Canada tant dans le domaine économique que social. On peut se procurer gratuitement un catalogue complet des publications courantes à Statistique Canada, Ottawa, K1A 0T6, Canada.

Other Statistics Canada publications relating to Sales Finance Companies and commercial and consumer credit.

Catalogue
number

11-003 Canadian Statistical Review, M., E.
13-547 Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, O., E.
13-530 Financial Flow Accounts, 1962-67, O., E.
13-002 Financial Flow Accounts, System of National Accounts, Q. E.
61-004 Consumer Credit, M., Bil.
61-006 Financial Institutions - Financial Statistics, Q., Bil.
61-207 Corporation Financial Statistics, A., E.
61-208 Corporation Taxation Statistics, A., E.
61-209 Credit Union, A., Bil.
61-512 Intercorporate Ownership, 1969, O., Bil.
63-007 New Motor Vehicle Sales, M., Bil.
63-013 Sales Financing, M., Bil.
63-208 New Motor Vehicle Sales, A., Bil.

A. Annual M. Monthly Q. Quarterly O. Occasional
E. English F. French Bil. Bilingual

In addition to the selected publications listed above, Statistics Canada publishes a wide range of statistical reports on Canadian economic and social affairs. A comprehensive catalogue of all current publications is available free on request from Statistics Canada, Ottawa, K1A 0T6, Canada.

Government
Publishing

Sales financing

1975

Le financement des ventes

1975



SALES FINANCING

LE FINANCEMENT DES VENTES

1975

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SYMBOLS

The following standard symbols are used in Statistics Canada publications:

.. figures not available.

... figures not appropriate or not applicable.

— nil or zero.

- - amount too small to be expressed.

^p preliminary figures.

^r revised figures.

^x confidential to meet secrecy requirements of the Statistics Act.

Note: Components may not add to totals due to rounding.

SIGNES CONVENTIONNELS

Les signes conventionnels suivants sont employés uniformément dans les publications de Statistique Canada:

.. nombres indisponibles.

... n'ayant pas lieu de figurer.

— néant ou zéro.

- - nombres infimes.

^p nombres provisoires.

^r nombres rectifiés.

^x confidentiel en vertu des dispositions de la Loi sur la statistique relatives au secret.

Nota: Les chiffres ayant été arrondis, les totaux ne correspondent pas toujours.

INTRODUCTION

Concepts and Definitions

This annual report on sales financing in Canada is based on a survey of businesses engaged in the instalment financing of retail sales of consumer and commercial goods. (A listing of these firms, together with a sample of the questionnaire used in this survey, will be found on pages 26-29.) The annual report supplements and amends the data published in the monthly reports on sales financing (Catalogue 63-013).

The sales financing universe includes independent sales finance companies; the sales financing subsidiaries of automobile, truck and farm implement manufacturers; and consumer loan companies which also finance conditional sales agreements. Not included are acceptance companies which are the subsidiaries of, or associated exclusively with large retailing organizations. (1) The sales financing activity of these firms is regarded as being essentially an extension of the merchandising function; consequently, their statistics are included with the accounts receivable reported by department stores and other retailing establishments in the monthly consumer credit bulletin (Catalogue 61-004).

During the past decade, there have been several important changes in the collection and publication of sales financing data. Commencing in 1969, coverage in this survey was extended to include the sales financing activities of consumer loan companies; the effect of this broadening of coverage is shown in Table 1 (1969 adjusted). A year later, the sales financing of new passenger cars acquired for business use, taxis, commercial fleets, etc., was transferred from the consumer goods to the commercial goods category. (It should be noted, in this connection, that the original treatment of such vehicles, i.e., as consumer goods, has been restored in Table 5 for purposes of historical continuity.) Additional details on the number and credit volume of vehicles affected by this change are provided in Table 11.

One other change was made in the 1970 survey year and it was to have a significant impact on the sales financing series. In prior years, the transactions and outstanding balances of sales financing companies had included pre-computed finance and other charges. However, other credit-granting institutions, including chartered banks, consumer loan companies and retail establishments followed the practice of reporting paper purchases and balances outstanding on a "net" basis, that is, excluding all unearned income. The latter practice was universally adopted in 1971 and respondents to the 1970 survey were instructed to report their credit extensions and outstandings on the same "net" basis. (To permit analysis of this new approach, data were also collected on a "gross" basis and a comparison of the two reporting methods was provided in the 1971 sales financing publication.)

Survey Results

In 1974, sales financing companies reported a "marked slackening in pace" and a sharp decline in the annual rate of growth of credit extensions and balances outstanding. This trend has not only continued into 1975 but, in addition, has intensified in the consumer goods sector of sales financing. For the first time

(1) At year-end 1975, about a dozen such acceptance companies reported accounts receivable of \$1,263.5 million related to purchases of consumer goods, an increase of 14.1% over the 1974 figure of \$1,107.7 million.

Concepts et définitions

Le présent rapport annuel sur le financement des ventes au Canada se fonde sur une enquête menée auprès d'entreprises qui financent les ventes à tempérament, au détail, de biens de consommation et de biens commerciaux. (Le lecteur trouvera aux pages 26 à 29 la liste de ces firmes, ainsi qu'un exemplaire du questionnaire utilisé pour cette enquête). Ce rapport annuel complète et modifie les données publiées dans les rapports mensuels sur le financement des ventes (n° 63-013 au catalogue).

L'univers du financement des ventes comprend les sociétés indépendantes de financement, les sociétés de financement qui sont des filiales de firmes fabriquant des automobiles, des camions et des machines agricoles ainsi que les sociétés de prêts à la consommation qui financent également des ententes de vente sous condition. Ne sont pas comprises les sociétés d'acceptation qui sont les filiales de grandes organisations de vente au détail ou traitent exclusivement avec elles(1). Les opérations de financement des ventes de ces firmes sont en effet considérées comme le prolongement d'une activité de vente; par conséquent, les chiffres qui s'y rapportent sont portés dans les effets à recevoir des magasins à rayons et des autres établissements de vente au détail dans la publication mensuelle crédit à la consommation (n° 61-004 au catalogue).

Au cours des dix dernières années, plusieurs changements importants ont été apportés à la collecte et à la publication des données sur le financement des ventes. À partir de 1969, on a étendu le champ de l'enquête au financement des ventes assuré par les sociétés de prêts à la consommation; le tableau 1 (1969 désaisonnalisé) montre le résultat de cet élargissement. L'année suivante, le financement des ventes des voitures particulières neuves achetées pour le commerce ou les affaires, taxis, flottes commerciales, etc., a été transféré du financement des biens de consommation à celui des biens commerciaux. (À ce sujet, il convient de noter que, dans le tableau 5, à des fins de comparaison, ces véhicules sont traités comme auparavant, c'est-à-dire comme biens de consommation.) Le tableau 11 donne d'autres détails sur le nombre de véhicules et le volume de crédit que ce changement représente.

Lors de l'enquête de l'année 1970, on a apporté un autre changement qui devait avoir des conséquences importantes pour la série sur le financement des ventes. Les années précédentes, les achats d'effets de commerce et les créances actives des sociétés de financement des ventes englobaient les frais de financement et les autres frais précomptés. Cependant, d'autres établissements de crédit, y compris les banques à charte, les sociétés de prêts à la consommation et les établissements de détails déclaraient leurs achats d'effets et leurs créances actives sur une base "nette", c'est-à-dire en excluant tout revenu qui ne constituait pas un bénéfice net. Toutes les firmes ont adopté cette façon de procéder, à partir de 1971, et celles qui ont participé à l'enquête de 1970 ont été priées de se fonder sur la même base "nette" pour déclarer leurs montants de crédit consenti et à recevoir. (Pour permettre d'analyser cette nouvelle méthode, on a également recueilli des données calculées sur une base "brute" et on a comparé les deux méthodes dans la publication de 1971 sur le financement des ventes.)

Résultats de l'enquête

En 1974, les sociétés de financement des ventes avaient déclaré "un net fléchissement de leur activité" et une forte baisse du taux annuel de croissance des crédits consentis et à recouvrer. Non seulement cette tendance s'est maintenue en 1975, mais encore s'est-elle intensifiée dans le secteur du financement des ventes de biens de consommation. De 1974 à

(1) À la fin de l'année 1975, environ une douzaine de ces sociétés d'acceptation ont déclaré des effets à recevoir d'une valeur de \$1,263.5 millions au titre d'achats de biens de consommation, ce qui représente une augmentation de 14.1 % par rapport aux \$1,107.7 millions déclarés en 1974.

in nearly ten years, credit extensions and balances outstanding on consumer goods financing both declined markedly between 1974 and 1975. The following summary clearly shows the much smaller gains, or absolute declines, experienced in the latest year (as compared with the two previous years) for nearly all types of finance paper purchased during the year and held at its conclusion.

1975, pour la première fois en près de dix ans, on a observé une nette diminution des crédits consentis ainsi que des crédits à recouvrer au titre du financement des biens de consommation. Le bref exposé qui suit indique clairement les augmentations beaucoup plus faibles, et même les baisses en chiffres absolus, enregistrées au cours de la dernière année (par rapport aux années précédentes) par presque tous les genres d'effets achetés pendant l'année et actifs à la fin de l'année.

Summary of Percentage Changes in Sales Financing in Canada - Paper Purchased and Balances Outstanding, by Type of Commodity, 1973-75

Résumé des variations en pourcentage du financement des ventes au Canada - des effets de commerce achetés et des créances actives, par genre de marchandises, 1973-75

Commodity - Marchandises	Paper purchased - Effets de commerce achetés			Balances outstanding - Créances actives		
	1973/1972	1974/1973	1975/1974	1973/1972	1974/1973	1975/1974
	per cent - pourcentage					
All commodities - Total - Toutes marchandises ...	+ 22.1	+ 4.7	+ 0.8	+ 20.2	+ 13.4	+ 6.5
Consumer goods - Biens de consommation	+ 14.8	+ 4.4	- 7.6	+ 12.3	+ 1.6	- 1.1
New passenger cars - Voitures particulières neuves	+ 15.6	+ 6.5	- 0.4	+ 14.9	+ 1.3	+ 3.3
Used passenger cars - Voitures particulières d'occasion	+ 4.2	+ 6.9	- 6.7	- 2.3	+ 1.7	- 0.9
Other consumer goods - Autres biens de consommation	+ 19.5	+ 0.2	- 18.5	+ 18.2	+ 1.9	- 9.1
Commercial and industrial goods - Biens commerciaux et industriels	+ 28.5	+ 5.0	+ 7.4	+ 27.0	+ 22.3	+ 11.2
New commercial vehicles - Véhicules utilitaires neufs	+ 36.1	+ 6.8	+ 4.0	+ 36.1	+ 27.0	+ 7.0
Used commercial vehicles - Véhicules utilitaires d'occasion	+ 18.7	+ 7.7	- 0.6	+ 34.4	+ 16.8	+ 12.4
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) - Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	+ 20.0	+ 1.6	+ 15.0	+ 15.0	+ 16.9	+ 17.5

Companies engaged in sales financing activities purchased \$2,601.6 million of finance paper in 1975, only slightly higher (+ 0.8%) than the \$2,580.1 million acquired during the preceding year. This aggregate expansion over the year was due almost entirely to a 7.4% increase in purchases of commercial paper, which reached a new level of \$1,560.3 million during 1975. Purchases of consumer goods' paper, on the other hand, dropped from \$1,127.3 million to \$1,041.3 million between 1974 and the current year, a decline of 7.6%. A measure of the relative weakness in the sales financing of consumer goods during 1975 may be found in the fact that paper purchases declined in all but one sector of this market (the financing of television, radios and record players). The reverse of this situation occurred in the case of credit extended on commercial and industrial goods, wherein three of the five categories registered significant increases, including a 54.0% rise in finance paper purchased on farm machinery and equipment.

Although the balances outstanding of sales financing companies reached a record level of \$3,235.8 million at year-end 1975, the over the year increase of 6.5% was significantly lower than the 20.2% and 13.4% growth figures achieved during the two preceding years. The changes in growth-rate of paper purchases noted above are clearly reflected in the balances outstanding

Les sociétés qui s'occupent de financement des ventes ont acheté pour \$2,601.6 millions d'effets de commerce en 1975, somme qui ne dépasse que très légèrement (+ 0.8 %) les \$2,580.1 millions achetés l'année précédente. Cette croissance globale enregistrée au cours de l'année était due presque exclusivement à une augmentation de 7.4 % des achats de titres de commerce, lesquels ont atteint le chiffre record de \$1,560.3 millions en 1975. En revanche, les achats de titres de biens de consommations ont tombé de \$1,127.3 millions à \$1,041.3 millions entre 1974 et 1975, ce qui représente une baisse de 7.6 %. La faiblesse relative du financement des ventes de biens de consommation en 1975 peut se voir dans le fait que les achats d'effets commerciaux ont baissé dans tous les secteurs de ce marché sauf un (le financement des téléviseurs, des radios et des tourne-disques), alors que le contraire s'est produit dans le domaine du crédit consenti pour des biens commerciaux et industriels; en effets, des augmentations importantes ont été enregistrées dans trois des cinq catégories, en particulier une hausse de 54.0 % des effets achetés pour l'acquisition de machines et de matériel agricoles.

Bien que les créances actives des sociétés de financement des ventes aient atteint un record de \$3,235.8 millions à la fin de l'année 1975, l'augmentation de 6.5 % enregistrée pour l'année était nettement inférieure aux augmentations de 20.2 % et 13.4 % enregistrées au cours des deux années précédentes. Les variations des taux de progression des achats d'effets commerciaux que nous venons de signaler apparaissent clairement

statistics: the consumer goods' portion of holdings declined 1.1% over the year (from \$1,168.8 million to \$1,155.9 million) while receivables on commercial and industrial goods rose 11.2%, for the first time surpassing the \$2 billion mark. With a net growth of nearly \$210 million between 1974 and 1975, holdings of commercial and industrial paper continued to account for a steadily increasing share of the total sales finance paper portfolio, 64.3% compared to the 61.5% recorded in the previous year.

The reversals experienced by sales financing companies in the purchase and holding of consumer goods' paper are at least partially attributable to the strong growth in other credit-granting sectors of the economy during 1975. Thus, while the consumer goods' holdings of sales financing companies fell 1.1%, balances outstanding of chartered banks, credit unions, retail establishments and other credit-card issuers rose by 18.9% between year-end 1974 and 1975. (The chartered banks, several of them with extensive credit-card operations in full swing, experienced a particularly strong growth of 21.8% in balances outstanding, while other credit-card issuers registered a year over year increase of 23.4%.) In addition, some of the consumer goods sectors in which sales financing companies have derived much of their support over the years are now accounting for a declining share of the consumer dollar. This is particularly evident in the lower volume of financing of furniture and home furnishings, electrical and gas household appliances and mobile homes which occurred during 1975.

At the same time, little strength was to be found in motor vehicle instalment credit, the traditional mainstay of sales financing companies, (2) despite the large gains in sales volume (24.9% for passenger cars, 18.0% for commercial vehicles) made during the year. Credit extensions on motor vehicles rose only 1.0% in 1975 (following a 6.8% increase the previous year), from \$1,704.4 million to \$1,721.6 million, mainly on the strength of a \$33.6 million (4.0%) gain in the financing of new commercial vehicles. In the remaining three sectors of motor vehicle financing, however, declines were experienced, the largest being 6.7% in credit extensions for used passenger cars. As shown in Table 5, this was the result of a fading interest on the part of consumers in the use of sales financing companies' facilities to finance the purchase of new passenger cars and commercial vehicles. Not only did the percentage of dollar values financed register a decline over the year but, as in the preceding twelve months, the proportion of vehicles for which instalment credit was sought also fell significantly.

Statistics on sales financing activities within each province are provided in Tables 4 and 7. An examination of the data reveals that the general weakness in this sector of the economy was not restricted to a single province (as in 1974) but rather was widespread throughout Canada. In particular, credit extensions on consumer goods, primarily non-vehicular goods, fell in six of the ten provinces, with the most notable loss (26.0%) occurring in British Columbia. Commercial paper purchases also fell in two provinces, New Brunswick and British Columbia, due mainly to the decline in used commercial vehicle financing; however, impressive gains were recorded in other parts of the country. Balances outstanding rose in nearly all provinces, Prince Edward Island and British Columbia being the only exceptions, but, as noted earlier, advances were generally far lower than in prior years.

(2) In 1975, motor vehicle financing accounted for 65.3% of the credit extensions and 66.2% of the balances outstanding of sales financing companies, little changed from the proportions recorded in the previous year.

dans les chiffres des créances actives: la partie des créances détenues sur les biens de consommation a diminué de 1.1 % au cours de l'année (de \$1,168.8 millions à \$1,155.9 millions) tandis que les effets à recevoir sur les biens commerciaux et industriels ont augmenté de 11.2 %, atteignant, pour la première fois, plus de \$1 milliards. Avec une augmentation nette de près de \$210 millions entre 1974 et 1975, les effets détenus sur les biens commerciaux et industriels ont continué d'augmenter leur part du total du financement des ventes; ils en représentent maintenant 64.3 % comparativement à 61.5 pour l'année précédente.

Les reculs subis par les sociétés de financement des ventes pour ce qui est de l'achat et de la possession des créances sur les biens de consommation sont imputables, du moins en partie, au développement marqué des autres secteurs de crédit en 1975. Ainsi, bien que les créances détenues par des sociétés de financement des ventes sur les biens de consommation aient diminué de 1.1 %, celles des banques à charte, des caisses de crédit, des établissements de détail et autres services de cartes de crédit ont augmenté de 18.9 % entre les fins d'année 1974 et 1975. (Les banques à charte, dont plusieurs ont des services de cartes de crédit en plein essor, ont enregistré une hausse particulièrement forte, soit de 21.8 %, au chapitre des créances actives tandis que les autres services de cartes de crédit connaissaient une augmentation annuelle de 23.4 %.) De plus, certains secteurs des biens de consommation auxquels les sociétés de financement des ventes se sont beaucoup intéressées par le passé représentent maintenant une partie moins importante des dépenses en biens de consommation. Cela est particulièrement évident quand on considère la diminution de l'importance du financement des meubles et articles d'ameublement, des appareils ménagers au gaz et à l'électricité et des maisons mobiles enregistrée en 1975.

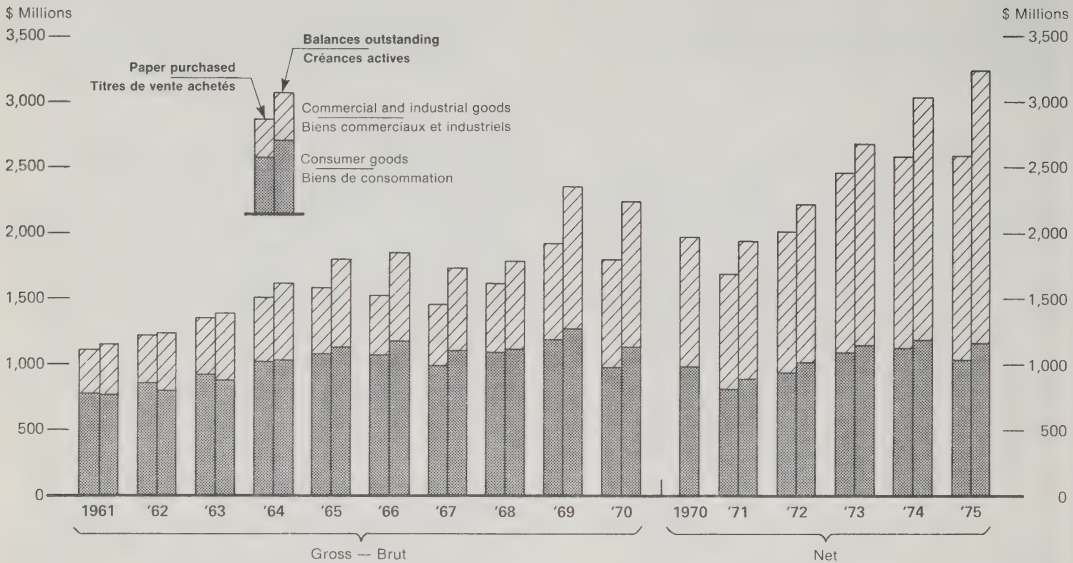
En même temps, le crédit sur les ventes à tempérament de véhicules automobiles, qui était le secteur traditionnellement fort des sociétés de financement des ventes (2), connaissait une période de ralenti malgré des augmentations considérables du volume des ventes (24.9 % pour les voitures particulières, 18.0 % pour les véhicules utilitaires) au cours de l'année. Les crédits consentis pour les véhicules automobiles n'ont augmenté que de 1.0 % en 1975 (en comparaison d'une augmentation de 6.8 % l'année précédente), passant de \$1,704.4 millions à \$1,721.6 millions, en raison surtout d'une augmentation de \$33.6 millions (4.0 %) au chapitre du financement des véhicules utilitaires neufs. Par contre, les trois autres secteurs de financement des véhicules automobiles ont enregistré des baisses, la plus importante (6.7 %) ayant été celle des créances sur les voitures particulières usagées. Cette situation résulte, comme l'indique le tableau 5, de ce que les consommateurs sont moins intéressés à recourir aux services des sociétés de financement des ventes pour l'achat de voitures particulières et de véhicules utilitaires neufs. Non seulement le pourcentage de la valeur en dollars des créances a-t-il subi un recul au cours de l'année, mais la proportion des véhicules pour lesquels on a eu recours au crédit à tempérament a également diminué de façon appréciable.

Les tableaux 4 et 7 donnent la statistique du financement des ventes dans chacune des provinces. L'examen des données révèle que la faiblesse générale de ce secteur de l'économie n'est pas particulière à une province (comme ce fut le cas en 1974), mais qu'elle se retrouve à travers tout le Canada. En particulier, les crédits consentis pour les biens de consommation, surtout les biens autres que les véhicules, ont diminué dans six des dix provinces, la perte la plus importante (26.0 %) ayant été enregistrée en Colombie-Britannique. Les achats de titre de commerce ont également diminué dans deux provinces, le Nouveau-Brunswick et la Colombie-Britannique, principalement à cause de la baisse du financement des véhicules utilitaires d'occasion; cependant, des augmentations remarquables ont été enregistrées dans les autres parties du pays. Les créances actives ont augmenté dans presque toutes les provinces, l'Île-du-Prince-Édouard et la Colombie-Britannique étant les seules exceptions, mais, comme nous l'avons indiqué plus haut, ces augmentations étaient généralement très inférieures à celles qui ont été observées les années précédentes.

(2) En 1975, le financement des véhicules automobiles représentait 65.3 % du crédit consenti et 66.2 % des créances actives des sociétés de financement des ventes, soit peu de changement par rapport aux proportions observées l'année précédente.

Annual Instalment Credit of Sales Financing Companies

Crédit pour achat à tempérament, au détail, sociétés de financement des ventes



Revisions to the monthly series on motor vehicle financing, published originally in *Sales Financing*, Catalogue 63-013, are provided in Tables 6 and 7, by type of vehicle and for the current year only. In addition, revised monthly data on total retail instalment credit, by main classes of finance paper, are shown in Table 8 (unadjusted) and Table 9 (seasonally adjusted) covering the past fifteen years. As noted above, these data supersede the figures published during 1975 in the monthly sales financing series.

Tables 12 and 13 provide information on the non-instalment credit activities of sales financing companies. As shown Table 12, lease and rental financing contracts written during the year experienced a dramatic increase of 54.2% in volume, rising from \$268.1 million in 1974 to \$413.5 million in 1975. Balances outstanding at year-end also rose significantly, from \$655.7 million to \$875.9 million, a gain of some \$220 million or 33.6%. Industrial machinery and equipment leasing, rather than motor vehicle leasing, accounted for most of this business: 76.2% of new contracts and 81.1% of outstandings. Data on wholesale financing are presented in Table 13. Sales financing companies purchased more than \$7 billion in wholesale paper during 1975 (21.5% higher than in 1974) in order to finance retail dealers' inventories. However, as a result of a significant rise in repayments made during the year, holdings actually declined slightly, from \$1,426.9 million to \$1,420.0 million, between one year-end and the next.

Total assets of sales finance and consumer loan companies, including the merchandising acceptance companies referred to earlier, amounted to \$10,336.1 million at year-end 1975, as reported in *Financial Statistics of Financial Institutions*, Catalogue 61-006. This total represented an increase of 9.2% over the \$9,461.1 million held by these companies at the close of 1974.

Les séries mensuelles révisées sur le financement des véhicules automobiles (ou véhicules à moteur), qui paraissaient auparavant dans la publication n° 63-013, *Le financement des ventes*, figurent dans les tableaux 6 et 7, par genre de véhicules et pour l'année courante seulement. De plus, des données mensuelles révisées relatives au total du crédit à tempérament sur les ventes au détail, pour les quinze dernières années, par catégories principales d'effets de commerce, sont données dans le tableau 8 (chiffres non désaisonnalisés) et dans le tableau 9 (chiffres désaisonnalisés). Comme nous l'avons mentionné précédemment, ces données remplacent celles qui ont paru en 1975 dans la série mensuelle sur le financement des ventes.

Les tableaux 12 et 13 fournissent des renseignements sur les activités des sociétés de financement des ventes qui ne concernent pas le crédit à tempérament. Comme l'indique le tableau 12, le volume des contrats de financement des baux et des contrats de location conclus pendant l'année a connu une énorme augmentation de 54,2 %, passant de \$268,1 millions en 1974 à \$413,5 millions en 1975. Les créances actives à la fin de l'année ont également fait un bond, passant de \$655,7 millions à \$875,9 millions, soit une hausse d'environ \$200 millions (33,6 %). La plus grande partie de ces transactions (76,2 % des nouveaux contrats et 81,1 % des créances) concernait la location de machines et de matériel industriel et non de véhicules automobiles. Les données sur le financement des ventes en gros figurent au tableau 13. Les firmes de financement des ventes ont acheté en 1975 pour plus de \$7 milliards d'effets de commerce de gros (21,5 % de plus que l'année précédente) pour financer les stocks des détaillants. Cependant, une augmentation importante des remboursements au cours de l'année s'est traduite par une légère diminution, d'une fin d'année à l'autre, des créances détenues: \$1,420,0 millions en comparaison de \$1,426,9 millions.

L'actif total des sociétés de financement des ventes et des prêts à la consommation, y compris des sociétés d'acceptation mentionnées précédemment, se chiffrait selon la publication *Statistique financière des institutions financières*, n° 61-006 au catalogue, à \$10,336,1 millions à la fin de l'année 1975. Ce total représentait une augmentation de 9,2 % sur les \$9,461,1 millions d'actif détenus par ces sociétés à la fin de 1974.

STATISTICAL TABLES



TABLEAUX STATISTIQUES

TABLE 1. Retail Instalment Credit (Extended and Outstanding) of Sales Financing Companies,
Historical Review, 1951-75

TABLEAU 1. Cr  dit pour achat    temp  r  ment au d  tail (consenti et    recouvrer), soci  t  s de
financement des ventes, sommaire r  trospectif, 1951-75

Year — Ann��e	Paper purchased — Effets de commerce achet��s			Balances outstanding (year-end) — Cr��ances actives (�� la fin de l'ann��e)		
	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total
thousands of dollars — milliers de dollars						
1951	299,558	167,744	467,302	185,492	127,742	313,234
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817
1969 (adjusted — rectifi��) (1) .....	...	...	...	1,266,400	1,097,700	2,364,100
1970 (gross — brut) (2)	965,431	836,211	1,801,642	1,136,184	1,112,926	2,249,110
1970 (net) (2) .....	...	...	...	983,214	993,856	1,977,070
1971	805,512	870,151	1,675,663	890,472	1,052,615	1,943,087
1972	941,207	1,076,335	2,017,542	1,024,685	1,203,731	2,228,416
1973	1,080,113	1,383,054	2,463,167	1,150,812	1,528,856	2,679,668
1974	1,127,273	1,452,874	2,580,147	1,168,817	1,870,110	3,038,927
1975	1,041,343	1,560,307	2,601,650	1,155,851	2,079,964	3,235,815

(1) Including consumer loan companies. — Y compris les soci  t  s de pr  ts    la consommation.

(2) Discontinuity in series; see introductory text. — Solution de continuit  ; voir l'expos   du d  but.

TABLE 2. Retail Instalment Credit (Extended and Outstanding) of Sales Financing Companies,
by Type of Commodity, 1973-75

TABEAU 2. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes,
par genre de marchandises, 1973-75

Type of credit (commodity) — Genre de crédit (marchandises)	Paper purchased — Effets de commerce achetés				Balances outstanding (year-end) — Créances actives (à la fin de l'année)			
	Amount — Montant			Percentage change — Variation procen- tuelle	Amount — Montant			Percentage change — Variation procen- tuelle
	1973	1974	1975	1975/1974	1973	1974	1975	1975/1974
	\$'000			%	\$'000			%
All commodities — Total — Toutes marchandises ...	2,463,167	2,580,147	2,601,650	+ 0.8	2,679,668	3,038,927	3,235,815	+ 6.5
Consumer goods — Biens de consommation	1,080,113	1,127,273	1,041,343	— 7.6	1,150,812	1,168,817	1,155,851	— 1.1
New passenger cars — Voitu- res particulières neuves	514,597	548,246	545,988	— 0.4	608,890	616,968	637,585	+ 3.3
Used passenger cars — Voi- tures particulières d'oc- casión	186,184	199,028	185,678	— 6.7	199,653	203,068	201,167	— 0.9
Television, radios, and record players — Télévi- seurs, radios et tourne- disques	41,843	38,731	43,322	+ 11.9	26,046	27,143	29,163	+ 7.4
Electrical and gas house- hold appliances — Appa- reils ménagers au gaz et à l'électricité	43,888	60,328	56,808	— 5.8	26,364	40,815	40,706	— 0.3
Furniture and home fur- nishings — Meubles et articles d'ameublement ..	84,172	79,200	62,662	— 20.9	64,746	54,548	46,315	— 15.1
Home improvement goods — Biens pour améliorations aux habitations	9,751	7,412	5,479	— 26.1	9,130	7,485	6,464	— 13.6
Mobile homes — Maisons mobiles	45,586	24,347	8,906	— 63.4	121,674	108,867	97,713	— 10.2
Recreational equipment — Matériel de loisirs	24,968	30,342	22,521	— 25.8	22,296	29,060	22,281	— 23.3
All other consumer goods — Tous autres biens de con- sommation	129,124	139,639	109,979	— 21.2	72,013	80,863	74,457	— 7.9
Commercial and industrial goods — Biens commerciaux et industriels	1,383,054	1,452,874	1,560,307	+ 7.4	1,528,856	1,870,110	2,079,964	+ 11.2
New commercial vehicles — Véhicules utilitaires neufs	784,271	837,531	871,124	+ 4.0	826,247	1,049,045	1,122,008	+ 7.0
Used commercial vehicles — Véhicules utilitaires d'occasion	111,015	119,562	118,793	— 0.6	115,003	134,308	150,917	+ 12.4
Highway and general con- struction equipment — Matériel de construction routièrè et de construc- tion générale	141,054	202,748	243,157	+ 19.9	155,171	265,382	327,913	+ 23.6
Farm machinery and equip- ment — Machines et maté- riel agricoles	83,340	90,600	139,560	+ 54.0	84,091	107,328	153,059	+ 42.6
All other commercial goods — Tous autres biens commerciaux	263,374	202,433	187,673	— 7.3	348,344	314,047	326,067	+ 3.8

TABLE 3. Percentage Distribution of Paper Purchases and Balances Outstanding of Sales Financing Companies, by Type of Commodity, Selected Years

TABLEAU 3. Répartition en pourcentage des effets de commerce achetés et des créances actives, des sociétés de financement des ventes, par genre de marchandises, pour certaines années

Type of credit (commodity) — Genre de crédit (marchandises)	1955	1960	1965	1970	1972	1973	1974	1975
Paper purchased during year — Effets de commerce achetés au cour de l'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods — Biens de consommation	77.9	70.6	67.7	53.6	46.7	43.9	43.7	40.0
Passenger cars — Voitures particulières ...	61.9	54.4	55.5	34.2	31.0	28.5	29.0	28.1
Other consumer goods — Tous autres biens de consommation	16.0	16.2	12.2	19.4	15.7	15.4	14.7	11.9
Commercial and industrial goods — Biens commerciaux et industriels	22.1	29.4	32.3	46.4	53.3	56.1	56.3	60.0
Commercial vehicles — Véhicules utilitaires	12.3	12.4	11.5	26.8	33.2	36.3	37.1	38.1
All other commercial and industrial goods — Tous autres biens commerciaux et industriels	9.8	17.0	20.8	19.6	20.1	19.8	19.2	21.9
Balances outstanding at year-end — Créances actives en fin d'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods — Biens de consommation	76.0	67.8	63.0	50.5	46.0	43.0	38.5	35.7
Passenger cars — Voitures particulières ...	60.6	51.1	50.2	33.9	33.0	30.2	27.0	25.9
Other consumer goods — Tous autres biens de consommation	15.4	16.7	12.8	16.6	13.0	12.8	11.5	9.8
Commercial and industrial goods — Biens commerciaux et industriels	24.0	32.2	37.0	49.5	54.0	57.0	61.5	64.3
Commercial vehicles — Véhicules utilitaires	13.2	12.3	12.0	26.0	31.1	35.1	38.9	39.3
All other commercial and industrial goods — Tous autres biens commerciaux et industriels	10.8	19.9	25.0	23.5	22.9	21.9	22.6	25.0

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding, by Province 1968-75

TABEAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives, par province, 1968-75

Province	1975/74(1)	1975	1974	1973	1972	1971	1970	1969	1968
	%	thousands of dollars — milliers de dollars							
		Total retail paper purchased — Total effets de commerce au détail achetés							
CANADA	+ 0.8	2,601,650	2,580,147	2,463,167	2,017,542	1,675,663	1,801,642	1,933,519	1,616,362
Newfoundland — Terre-Neuve	+ 12.2	52,615	46,907	38,046	22,060	17,723	16,947	18,437	17,819
Prince Edward Island — Île-du-Prince-Édouard	+ 19.6	7,434	6,216	5,546	3,448	3,564	4,070	4,937	3,259
Nova Scotia — Nouvelle- Écosse	+ 5.9	88,965	84,039	70,685	70,553	57,962	63,996	54,879	50,078
New Brunswick — Nouveau- Brunswick	- 6.4	61,108	65,316	65,879	43,268	34,482	36,152	43,292	36,958
Québec	+ 0.8	725,892	719,967	701,623	589,047	492,148	505,785	525,318	471,631
Ontario	- 2.2	854,975	873,886	836,351	665,935	567,376	639,230	637,934	534,904
Manitoba	+ 5.8	99,825	94,371	77,940	77,154	64,204	70,233	72,032	65,464
Saskatchewan	+ 19.1	100,038	84,006	74,936	61,335	51,835	64,993	85,030	77,573
Alberta	+ 14.0	337,872	296,258	259,836	215,076	180,318	189,451	231,883	179,793
British Columbia(2) — Colombie-Britannique(2)	- 11.7	272,926	309,181	332,325	269,666	206,051	210,785	259,777	178,883
		New and used passenger cars — Voitures particulières neuves et d'occasion							
CANADA	- 2.1	731,666	747,274	700,781	623,658	536,406	617,217	941,245	890,450
Newfoundland — Terre-Neuve	- 11.6	10,798	12,213	10,054	6,620	4,977	5,218	9,010	9,362
Prince Edward Island — Île-du-Prince-Édouard	- 15.8	1,355	1,609	1,551	769	688	1,060	1,741	1,794
Nova Scotia — Nouvelle- Écosse	+ 4.7	19,922	19,036	17,370	20,743	18,103	20,122	22,293	22,806
New Brunswick — Nouveau- Brunswick	- 7.6	15,704	16,991	16,354	10,956	9,400	9,586	19,658	21,238
Québec	- 3.3	276,589	286,091	266,856	244,871	210,672	233,603	310,697	297,967
Ontario	- 2.7	223,580	229,899	227,809	198,624	169,617	203,154	349,393	323,811
Manitoba	- 0.9	27,268	27,525	24,047	22,073	19,923	23,295	32,040	32,462
Saskatchewan	+ 6.5	21,346	20,044	17,895	16,673	14,313	14,995	25,716	31,676
Alberta	+ 16.8	74,863	64,082	55,224	49,068	43,850	51,732	77,187	68,372
British Columbia(2) — Colombie-Britannique(2)	- 13.7	60,241	69,784	63,621	53,261	44,863	54,992	93,510	80,962
		New passenger cars — Voitures particulières neuves							
CANADA	- 0.4	545,988	548,246	514,597	445,057	359,467	402,346	659,552	602,530
Atlantic Provinces — Provinces Atlantiques ..	- 5.4	34,095	36,028	32,840	27,901	22,003	22,265	34,340	35,244
Québec	- 1.7	218,990	222,751	208,689	186,438	151,954	164,823	224,620	208,579
Ontario	--	165,330	165,242	164,747	138,707	111,509	129,829	249,706	221,146
Manitoba	- 0.2	19,017	19,063	16,464	14,252	12,205	13,787	21,089	20,188
Saskatchewan	+ 10.8	14,386	12,978	11,775	10,568	8,658	8,701	15,744	19,168
Alberta	+ 19.1	53,680	45,070	37,601	32,623	27,037	31,123	52,011	45,073
British Columbia(2) — Colombie-Britannique(2)	- 14.1	40,490	47,114	42,481	34,568	26,101	31,818	62,042	53,132
		Used passenger cars — Voitures particulières d'occasion							
CANADA	- 6.7	185,678	199,028	186,184	178,601	167,939	214,871	281,693	287,920
Atlantic Provinces — Provinces Atlantiques ..	- 1.0	13,684	13,821	12,489	11,187	11,165	13,721	18,362	19,956
Québec	- 9.1	57,599	63,340	58,167	58,433	58,718	68,240	86,078	89,388
Ontario	- 9.9	58,250	64,657	63,062	59,917	58,108	73,325	99,687	102,665
Manitoba	- 2.5	8,251	8,462	7,583	7,821	7,718	9,508	10,951	12,274
Saskatchewan	- 1.5	6,960	7,066	6,120	6,105	5,655	6,294	9,972	12,508
Alberta	+ 11.4	21,183	19,012	17,623	16,445	16,813	20,699	25,176	23,299
British Columbia(2) — Colombie-Britannique(2)	- 12.9	19,751	22,670	21,140	18,693	18,762	23,174	31,467	27,830

See footnote(s) at end of table. — Voir note(s) à la fin du tableau.

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding,
by Province, 1968-75 - Continued

TABLEAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives,
par province, 1968-75 - suite

Province	1975/74(1)	1975	1974	1973	1972	1971	1970	1969	1968
	%	thousands of dollars - milliers de dollars							
		All other consumer goods - Tous autres biens de consommation							
CANADA	- 18.5	309,677	379,999	379,332	317,549	269,106	348,214	240,047	203,025
Newfoundland - Terre-Neuve	+ 23.0	17,138	13,933	11,132	6,814	3,166	4,097	1,954	2,191
Prince Edward Island -									
Île-du-Prince-Édouard ..	+ 43.7	1,423	990	939	596	612	783	471	428
Nova Scotia - Nouvelle-									
Écosse	- 11.6	15,923	17,807	16,216	14,419	12,747	15,181	11,225	8,539
New Brunswick - Nouveau-									
Brunswick	- 16.2	10,257	12,247	9,827	6,833	4,808	6,915	6,070	4,987
Québec	- 23.6	74,676	97,710	98,978	83,124	68,018	84,424	60,633	52,979
Ontario	- 15.1	111,932	131,913	127,907	101,800	99,370	147,625	68,678	58,115
Manitoba	- 7.4	10,684	11,542	8,772	7,487	8,491	10,965	9,143	9,984
Saskatchewan	+ 2.0	8,956	8,779	8,413	7,319	5,746	8,190	11,802	12,946
Alberta	- 15.6	34,734	41,162	43,829	36,632	28,225	33,827	35,076	28,891
British Columbia(2) -									
Colombie-Britannique(2)	- 45.5	23,954	43,916	53,319	52,525	37,923	36,207	34,995	23,965
		New and used commercial vehicles - Véhicules utilitaires, neufs et d'occasion							
CANADA	+ 3.4	989,917	957,093	895,286	669,939	529,490	484,034	323,960	227,234
Newfoundland - Terre-Neuve	+ 7.7	14,614	13,567	11,780	5,799	6,611	4,732	4,337	4,137
Prince Edward Island -									
Île-du-Prince-Édouard ..	+ 36.9	2,358	1,722	1,273	303	534	483	854	664
Nova Scotia - Nouvelle-									
Écosse	+ 16.6	31,909	27,371	20,400	19,393	14,684	16,355	10,062	9,363
New Brunswick - Nouveau-									
Brunswick	- 5.8	18,619	19,775	21,803	14,678	12,270	11,854	10,944	6,491
Québec	+ 7.0	237,026	221,597	231,697	178,169	133,233	112,437	71,427	54,931
Ontario	- 2.1	353,648	361,299	338,455	245,177	200,707	177,174	100,879	67,268
Manitoba	+ 11.1	40,836	36,765	30,419	23,491	18,767	19,415	11,314	9,272
Saskatchewan	+ 22.3	31,490	25,738	20,251	15,046	14,080	15,857	12,988	13,267
Alberta	+ 14.8	133,755	116,513	92,692	71,400	59,339	55,096	48,709	34,176
British Columbia(2) -									
Colombie-Britannique(2)	- 5.3	125,662	132,746	126,516	96,483	69,265	70,631	52,446	27,665
		New commercial vehicles - Véhicules utilitaires neufs							
CANADA	+ 4.0	871,124	837,531	784,271	576,397	454,937	407,626	250,776	171,298
Atlantic Provinces -									
Provinces Atlantiques ..	+ 4.8	57,376	54,751	48,411	35,193	28,586	27,910	20,943	16,464
Québec	+ 7.1	211,489	197,440	209,435	156,161	117,884	97,039	56,958	42,944
Ontario	- 1.1	327,993	331,674	307,195	218,907	179,800	155,005	81,241	53,189
Manitoba	+ 12.8	35,449	31,418	26,044	19,229	15,549	15,711	7,479	6,587
Saskatchewan	+ 29.5	24,683	19,060	14,777	10,810	10,325	11,018	8,298	8,563
Alberta	+ 14.8	108,944	94,897	75,973	58,049	47,730	43,116	35,813	24,326
British Columbia(2) -									
Colombie-Britannique(2)	- 2.9	105,190	108,291	102,436	78,048	55,063	57,827	40,044	19,225

See footnote(s) at end of table. - Voir note(s) à la fin du tableau.

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding,
by Province, 1968-75 - Concluded

TABLEAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives,
par province, 1968-75 - fin

Province	1975/74(1)	1975	1974	1973	1972	1971	1970	1969	1968
	%	thousands of dollars - milliers de dollars							
		Used commercial vehicles - Véhicules utilitaires d'occasion							
CANADA	- 0.6	118,793	119,562	111,015	93,542	74,553	76,408	73,184	55,936
Atlantic Provinces - Provinces Atlantiques ..	+ 31.8	10,124	7,684	6,845	4,980	5,513	5,514	5,255	4,191
Québec	+ 5.7	25,537	24,157	22,262	22,008	15,349	15,398	14,468	11,987
Ontario	- 13.4	25,655	29,625	31,260	26,270	20,907	22,169	19,638	14,079
Manitoba	- 0.7	5,387	5,347	4,375	4,262	3,218	3,704	3,834	2,685
Saskatchewan	+ 1.9	6,807	6,678	5,474	4,236	3,755	4,839	4,691	4,704
Alberta	+ 14.8	24,811	21,616	16,719	13,351	11,609	11,980	12,896	9,850
British Columbia(2) - Colombie-Britannique(2)	- 16.3	20,472	24,455	24,080	18,435	14,202	12,804	12,402	8,440
		All other industrial and commercial goods - Tous autres biens commerciaux et industriels							
CANADA	+ 15.0	570,390	495,781	487,767	406,396	340,661	352,177	428,267	295,653
Newfoundland - Terre-Neuve	+ 39.9	10,065	7,194	5,081	2,826	2,969	2,901	3,137	2,128
Prince Edward Island - Île-du-Prince-Édouard ..	+ 21.3	2,298	1,895	1,783	1,780	1,731	1,744	1,870	373
Nova Scotia - Nouvelle- Écosse	+ 7.0	21,211	19,825	16,699	15,998	12,428	12,339	11,299	9,371
New Brunswick - Nouveau- Brunswick	+ 1.4	16,528	16,303	17,895	10,802	8,003	7,797	6,620	4,242
Québec	+ 20.1	137,601	114,569	104,092	82,883	80,224	75,860	82,561	65,754
Ontario	+ 10.0	165,815	150,775	142,180	120,334	97,682	111,276	118,984	85,711
Manitoba	+ 13.5	21,037	18,539	14,702	24,104	17,023	16,558	19,535	13,745
Saskatchewan	+ 29.9	38,246	29,445	28,377	22,297	17,696	25,951	34,524	19,684
Alberta	+ 26.9	94,520	74,501	68,090	57,976	48,905	48,795	70,910	48,354
British Columbia(2) - Colombie-Britannique(2)	+ 0.5	63,069	62,735	68,869	67,396	54,000	48,956	78,827	46,291
		Total balances outstanding - Total créances actives							
CANADA	+ 6.5	3,235,815	3,038,927	2,679,668	2,228,416	1,943,087	2,249,110	2,180,817	1,787,012
Newfoundland - Terre-Neuve	+ 21.2	63,274	52,196	37,837	22,934	19,684	19,133	20,502	20,182
Prince Edward Island - Île-du-Prince-Édouard ..	- 2.3	7,078	7,242	6,050	4,476	4,760	5,585	6,052	3,756
Nova Scotia - Nouvelle- Écosse	+ 10.2	106,249	96,398	80,422	80,284	67,037	79,948	63,693	54,083
New Brunswick - Nouveau- Brunswick	+ 4.6	78,206	74,768	70,882	49,649	40,581	49,461	54,431	44,262
Québec	+ 8.6	933,094	858,927	774,364	661,065	589,138	625,054	609,948	551,402
Ontario	+ 2.2	1,033,430	1,011,544	907,284	734,774	648,178	752,798	696,000	576,544
Manitoba	+ 9.3	116,495	106,613	82,693	83,805	76,461	84,225	82,333	73,212
Saskatchewan	+ 27.9	122,148	95,536	74,227	65,356	58,295	83,739	98,993	84,795
Alberta	+ 16.9	416,025	355,871	286,377	231,129	199,690	254,376	267,707	188,344
British Columbia(2) - Colombie-Britannique(2)	- 5.3	359,816	379,832	359,532	294,944	239,262	294,791	281,158	190,432

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 5. Sales and Financing of Motor Vehicles in Canada - Instalment Credit Extended by Sales Financing Companies, Historical Review, 1951-75

No.	Year — Année	New passenger cars — Voitures particulières neuves						Used passenger cars — Voitures particulières d'occasion	
		Number sold (1) — Nombre vendu (1)	Number financed (2) — Nombre financé (2)	Percentage financed — Proportion financée	Value of sales (1) — Valeur des ventes (1)	Amount financed (2) — Montant financé (2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé
				%	\$'000		%		\$'000
1	1951	275,686	81,726	29.6	683,183	110,146	16.1	239,140	138,775
2	1952	292,095	124,879	42.8	725,168	194,422	26.8	375,825	283,069
3	1953	359,172	146,431	40.8	899,726	252,160	28.0	382,106	320,321
4	1954	310,546	126,099	40.6	797,554	230,900	29.0	325,953	269,144
5	1955	386,962	156,191	40.4	1,023,351	305,069	29.8	355,638	294,508
6	1956	408,233	190,109	46.6	1,128,640	408,993	36.2	382,026	337,154
7	1957	382,023	171,904	45.0	1,087,620	385,043	35.4	365,883	344,799
8	1958	376,723	147,402	39.1	1,110,724	335,827	30.2	339,414	333,011
9	1959	425,038	158,022	37.2	1,240,961	371,392	29.9	315,898	322,746
10	1960	447,771	164,335	36.7	1,289,073	377,851	29.3	291,560	298,415
11	1961	437,319	141,234	32.3	1,290,026	330,199	25.6	248,728	250,366
12	1962	502,565	154,561	30.8	1,482,407	380,879	25.7	248,186	264,924
13	1963	557,787	168,161	30.1	1,716,121	442,186	25.8	247,449	287,875
14	1964	616,759	186,361	30.2	1,936,258	511,367	26.4	250,333	318,565
15	1965	708,716	199,587	28.2	2,267,314	562,630	24.8	225,553	312,810
16	1966	694,820	198,261	28.5	2,274,083	570,542	25.1	209,162	297,593
17	1967	679,435	174,270	25.6	2,210,309	529,850	24.0	184,409	270,785
18	1968	741,915	189,552	25.5	2,481,141	602,530	24.3	186,323	287,920
19	1969	760,803	201,178	26.4	2,603,835	659,552	25.3	176,196	281,693
20	1970	640,360	167,623	26.2	2,158,543	558,802	25.9	135,143	214,871
21	1971	780,762	167,749	21.5	2,737,516	548,126	20.0	116,627	176,939
22	1972	858,959	198,463	23.1	3,170,305	650,465	20.5	116,238	178,601
23	1973	970,828	226,224	23.3	3,835,173	818,133	21.3	106,662	186,184
24	1974	942,797	214,358	22.7	4,016,879	850,811	21.2	99,752	199,028
25	1975	989,280	198,535	20.1	5,018,402	922,519	18.4	80,794	185,678

(1) Source: New Motor Vehicle Sales (Catalogue 63-208).

(2) All vehicles whose principal function is to carry passengers, including those used for commercial purposes, are classified as "passenger cars" for the purpose of this table.

TABLEAU 5. Ventes et financement des véhicules automobiles au Canada - Crédit pour achat à tempérament
consenti par les sociétés de financement des ventes, sommaire rétrospectif, 1951-75

New commercial vehicles — Véhicules utilitaires neufs						Used commercial vehicles — Véhicules utilitaires d'occasion		Total, new and used vehicles — Total, véhicules neufs et d'occasion		N ^o
Number sold (1) — Nombre vendu (1)	Number financed (2) — Nombre financé (2)	Percentage financed — Proportion financée	Value of sales (1) — Valeur des ventes (1)	Amount financed (2) — Montant financé (2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé	Number financed — Nombre financé	Amount financed — Montant financé	
		%	\$'000		%		\$'000		\$'000	
109,962	44,529	40.5	266,977	81,057	30.4	58,435	46,693	423,830	376,671	1
108,682	47,708	43.9	278,495	98,032	35.2	71,942	64,166	620,354	639,689	2
103,354	42,621	41.2	262,745	90,087	34.3	69,354	62,977	640,512	725,545	3
72,082	28,005	38.9	191,964	61,359	32.0	58,671	50,243	538,728	611,646	4
78,716	28,936	36.8	232,539	70,928	30.5	58,565	48,823	599,330	719,328	5
91,688	34,796	38.0	326,735	111,951	34.3	56,818	52,735	663,749	910,833	6
76,276	29,116	38.2	281,311	95,056	33.8	48,348	53,624	615,251	878,522	7
68,046	21,119	31.0	254,742	70,280	27.6	42,432	47,432	550,367	786,550	8
77,588	25,453	32.8	299,207	94,707	31.7	41,975	59,457	541,348	848,302	9
75,417	24,864	33.0	285,754	97,506	34.1	39,752	56,634	520,511	830,406	10
74,160	22,177	29.9	261,382	86,760	33.2	32,714	47,000	444,853	714,325	11
82,645	23,762	28.8	300,509	94,454	31.4	31,392	48,771	457,901	789,028	12
97,202	27,143	27.9	345,918	108,152	31.3	30,651	50,750	473,404	888,963	13
109,120	28,934	26.5	401,544	123,458	30.7	29,441	51,240	495,069	1,004,630	14
122,279	30,213	24.7	472,015	129,181	27.4	26,736	51,349	482,089	1,055,970	15
132,611	33,648	25.4	550,508	146,485	26.6	26,100	51,018	467,171	1,065,638	16
135,872	32,449	23.9	588,057	149,152	25.4	24,353	50,551	415,481	1,000,338	17
147,538	37,665	25.5	634,648	171,298	27.0	25,001	55,936	438,541	1,117,684	18
156,702	43,721	27.9	719,044	250,776	34.9	27,108	73,184	448,203	1,265,205	19
133,881	34,505	25.8	653,787	251,170	38.4	25,046	76,408	362,317	1,101,251	20
159,570	36,976	23.2	815,535	266,278	32.7	23,074	74,553	344,426	1,065,896	21
206,662	45,357	21.9	1,142,754	370,989	32.5	22,807	93,542	382,865	1,293,597	22
255,870	55,793	21.8	1,535,201	480,735	31.3	23,518	111,015	412,197	1,596,067	23
306,507	63,570	20.7	1,900,106	534,966	28.2	24,123	119,562	401,803	1,704,367	24
327,349	59,031	18.0	2,242,606	461,000	20.6	22,801	118,793	361,161	1,721,583	25

(1) Ventes de véhicules automobiles neufs (n^o 63-208 au catalogue).

(2) Tous les véhicules dont la fonction principale est de transporter les passagers et comprenant, entre autres, les véhicules utilisés à des fins commerciales, sont classés avec les "voitures particulières" dans le but de ce tableau.

TABLE 6. Number of Motor Vehicles Financed by Sales Financing Companies,
by Provinces and by Months, 1975

TABLEAU 6. Nombre de véhicules automobiles financés par les sociétés de financement des ventes,
par province et par mois, 1975

Month - Mois	Canada	Atlantic Provinces - l'Atlantique	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britan- nique(1)
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	127,461	8,207	52,245	38,694	4,245	3,193	11,848	9,029
January - Janvier	6,934	478	2,530	2,161	231	214	666	654
February - Février	8,272	466	3,131	2,694	295	189	796	701
March - Mars	9,458	673	4,047	2,638	341	217	828	714
April - Avril	11,127	813	5,099	3,019	306	254	846	790
May - Mai	12,236	882	5,604	3,293	410	264	1,010	773
June - Juin	12,822	927	5,546	3,659	418	302	1,155	815
July - Juillet	13,715	894	5,976	3,952	458	322	1,193	920
August - Août	10,860	725	4,425	3,189	383	294	1,079	765
September - Septembre	10,273	615	4,143	3,000	360	288	1,150	717
October - Octobre	11,956	724	4,797	3,586	418	312	1,255	864
November - Novembre	10,210	519	3,857	3,554	313	263	955	749
December - Décembre	9,598	491	3,090	3,949	312	274	915	567
New commercial vehicles(2) - Véhicules utilitaires neufs(2)								
Annual - Total - Annuel	130,105	8,753	30,149	50,049	5,145	3,529	16,401	16,079
January - Janvier	8,171	668	1,543	3,299	370	194	937	1,160
February - Février	7,962	497	2,065	3,163	264	170	819	984
March - Mars	10,213	693	2,343	4,199	325	252	1,189	1,212
April - Avril	12,321	952	2,673	5,103	379	269	1,369	1,576
May - Mai	15,170	1,043	3,348	5,995	796	357	1,830	1,801
June - Juin	14,559	1,013	3,009	5,466	777	341	1,889	2,064
July - Juillet	12,243	1,106	2,551	4,289	506	449	1,615	1,727
August - Août	8,977	602	2,416	3,136	296	276	1,160	1,091
September - Septembre	8,821	458	2,161	2,760	277	299	1,386	1,480
October - Octobre	9,355	531	2,419	3,427	404	344	1,262	968
November - Novembre	10,265	542	2,470	4,353	298	292	1,447	863
December - Décembre	12,048	648	3,151	4,859	453	286	1,498	1,153
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	80,794	6,492	26,731	22,491	3,629	3,548	9,793	8,110
January - Janvier	5,769	470	1,710	1,752	223	253	719	642
February - Février	6,148	470	1,944	1,857	267	234	693	683
March - Mars	6,989	567	2,370	2,003	315	292	813	629
April - Avril	8,241	690	2,812	2,233	332	316	1,029	829
May - Mai	7,999	662	2,813	2,222	374	325	867	736
June - Juin	7,885	572	2,646	2,195	364	387	945	776
July - Juillet	7,772	625	2,676	2,058	380	359	913	761
August - Août	6,229	530	2,102	1,571	287	261	847	631
September - Septembre	6,302	548	2,032	1,680	298	287	780	677
October - Octobre	6,197	496	2,070	1,663	269	288	766	645
November - Novembre	5,898	458	1,933	1,669	259	284	738	557
December - Décembre	5,365	404	1,623	1,588	261	262	683	544
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	22,801	1,977	4,389	4,793	1,144	1,882	4,950	3,666
January - Janvier	1,471	151	215	311	58	122	351	263
February - Février	1,566	147	311	327	65	136	303	277
March - Mars	1,762	163	328	374	95	139	387	276
April - Avril	2,155	208	397	479	96	154	426	395
May - Mai	2,271	175	470	444	105	186	537	354
June - Juin	2,159	192	462	457	102	198	469	279
July - Juillet	2,102	165	435	471	108	170	454	299
August - Août	1,689	156	339	328	86	136	374	270
September - Septembre	1,918	155	404	385	158	156	339	321
October - Octobre	2,098	167	369	502	95	170	465	330
November - Novembre	1,813	142	345	401	93	138	413	281
December - Décembre	1,797	156	314	314	83	177	432	321

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

(2) Includes passenger cars used for business purposes. - Y compris les voitures particulières utilisés à des fins commerciales.

TABLE 7. Amount of Motor Vehicle Financing by Sales Financing Companies,
by Provinces and by Months, 1975

TABLEAU 7. Montant du financement de véhicules automobiles par les sociétés de financement des ventes,
par province et par mois, 1975

Month - Mois	Canada	Atlantic Provinces — Provinces de l'Atlantique	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) — Colombie- Britan- nique(1)
thousands of dollars — milliers de dollars								
New passenger cars — Voitures particulières neuves								
Annual - Total - Annuel	545,988	34,095	218,990	165,330	19,017	14,386	53,680	40,490
January - Janvier	29,047	1,959	10,285	9,171	945	914	2,973	2,800
February - Février	34,124	1,884	12,677	11,086	1,270	805	3,452	2,950
March - Mars	39,475	2,780	16,368	11,008	1,471	997	3,757	3,094
April - Avril	46,846	3,331	20,931	12,661	1,383	1,075	3,841	3,624
May - Mai	52,251	3,605	23,269	14,068	1,862	1,234	4,671	3,542
June - Juin	54,872	3,836	23,362	15,529	1,940	1,339	5,162	3,704
July - Juillet	58,748	3,738	25,177	16,795	2,073	1,394	5,494	4,077
August - Août	46,300	2,968	18,535	13,391	1,723	1,280	4,853	3,550
September - Septembre	43,515	2,535	17,299	12,705	1,519	1,236	5,036	3,185
October - Octobre	52,251	3,124	20,707	15,499	1,963	1,476	5,569	3,913
November - Novembre	45,644	2,141	16,844	16,039	1,417	1,273	4,483	3,447
December - Décembre	42,915	2,194	13,536	17,378	1,451	1,363	4,389	2,604
New commercial vehicles(2) — Véhicules utilitaires neufs(2)								
Annual - Total - Annuel	871,124	57,376	211,489	327,993	35,449	24,683	108,944	105,190
January - Janvier	57,320	4,124	12,297	22,836	2,186	1,496	6,525	7,856
February - Février	51,309	3,142	13,384	20,258	1,715	1,187	5,729	5,894
March - Mars	66,815	4,311	15,925	26,014	2,439	1,709	8,265	8,152
April - Avril	81,799	6,629	18,412	32,711	2,782	1,968	8,819	10,478
May - Mai	99,831	6,463	22,757	37,046	5,251	2,837	13,553	11,924
June - Juin	94,952	6,780	21,925	33,768	5,253	2,497	12,321	12,408
July - Juillet	82,060	6,554	18,817	28,607	3,506	2,667	10,565	11,344
August - Août	61,240	3,897	16,367	21,837	2,600	1,917	7,734	6,888
September - Septembre	65,160	3,349	17,859	21,015	2,154	2,042	8,951	9,790
October - Octobre	66,292	4,045	17,518	24,836	2,580	2,380	8,324	6,609
November - Novembre	67,861	3,820	17,267	27,710	2,058	1,984	9,005	6,017
December - Décembre	76,485	4,262	18,961	31,355	2,925	1,999	9,153	7,830
Used passenger cars — Voitures particulières d'occasion								
Annual - Total - Annuel	185,678	13,684	57,599	58,250	8,251	6,960	21,183	19,751
January - Janvier	13,220	1,007	3,698	4,446	502	450	1,503	1,614
February - Février	14,130	963	4,076	4,796	572	515	1,522	1,686
March - Mars	15,634	1,184	4,979	5,087	682	566	1,682	1,454
April - Avril	18,586	1,411	5,891	5,680	727	588	2,256	2,033
May - Mai	18,122	1,397	5,936	5,656	846	638	1,885	1,764
June - Juin	17,937	1,174	5,541	5,784	784	737	1,987	1,930
July - Juillet	17,640	1,323	5,622	5,191	828	715	2,047	1,914
August - Août	13,907	1,119	4,423	3,956	652	546	1,747	1,464
September - Septembre	13,852	1,110	4,262	4,099	693	513	1,616	1,559
October - Octobre	14,724	1,068	4,667	4,482	638	575	1,668	1,626
November - Novembre	14,501	1,020	4,525	4,648	659	569	1,702	1,378
December - Décembre	13,425	908	3,979	4,425	668	548	1,568	1,329
Used commercial vehicles — Véhicules utilitaires d'occasion								
Annual - Total - Annuel	118,793	10,124	25,537	25,655	5,387	6,807	24,811	20,472
January - Janvier	7,448	566	1,090	1,693	310	608	1,542	1,639
February - Février	7,092	515	1,509	1,531	340	438	1,372	1,387
March - Mars	8,791	785	1,629	2,031	485	511	1,759	1,591
April - Avril	11,060	1,529	2,204	2,386	354	514	2,053	2,020
May - Mai	12,544	674	2,780	2,383	461	671	3,539	2,036
June - Juin	10,941	1,052	2,741	2,719	425	679	1,942	1,383
July - Juillet	10,466	866	2,383	2,368	491	650	2,173	1,535
August - Août	8,292	687	1,955	1,764	414	448	1,705	1,319
September - Septembre	10,454	1,028	2,397	2,138	722	526	1,530	2,113
October - Octobre	11,475	885	2,846	2,404	471	563	2,706	1,600
November - Novembre	10,311	792	2,319	2,349	512	529	1,884	1,926
December - Décembre	9,919	745	1,684	1,889	402	670	2,606	1,923

(1) Includes Yukon and Northwest Territories. — Y compris le Yukon et les Territoires du Nord-Ouest.

(2) Includes passenger cars used for business purposes. — Y compris les voitures particulières utilisées à des fins commerciales.

TABLE 8. Retail Paper Purchased by Sales Financing Companies, by Commodity Class
and by Months, 1960-75

No.	Month	1960	1961	1962	1963	1964	1965	1966	1967
		thousands of dollars — milliers de dollars							
	Passenger cars:								
1	January	35,964	36,865	39,101	47,426	52,141	48,706	54,820	54,402
2	February	49,365	40,950	41,694	46,896	56,109	58,833	57,862	55,388
3	March	60,567	47,936	55,326	58,958	69,728	77,594	79,655	72,267
4	April	67,056	55,439	64,769	76,628	84,027	86,404	80,609	78,277
5	May	75,720	64,968	71,329	79,174	83,502	89,123	81,589	88,439
6	June	75,929	62,176	65,855	74,199	91,439	92,932	89,720	87,779
7	July	64,663	58,788	65,459	75,382	83,264	79,775	81,185	73,540
8	August	61,106	51,943	56,033	57,332	67,874	76,928	77,167	63,688
9	September	49,451	38,092	41,012	45,519	62,427	63,098	64,283	51,884
10	October	47,054	43,470	50,722	61,707	68,057	64,206	69,284	63,415
11	November	47,184	43,914	49,810	54,482	59,102	70,678	68,521	57,916
12	December	42,207	36,024	44,693	52,358	52,262	67,163	63,440	53,640
	Other consumer goods:								
13	January	13,689	13,495	14,776	14,376	14,101	13,673	12,583	12,508
14	February	14,138	12,412	13,928	12,427	14,250	14,315	10,834	11,744
15	March	15,245	13,191	13,819	12,811	14,161	13,248	12,472	12,929
16	April	15,317	14,365	15,735	16,202	17,675	14,851	14,495	14,438
17	May	17,973	17,193	19,762	18,185	18,649	17,215	17,039	18,858
18	June	18,217	16,121	18,236	18,218	18,066	16,561	18,518	18,389
19	July	17,287	20,584	17,613	17,723	17,394	15,734	16,126	16,766
20	August	16,984	17,306	19,274	16,012	16,776	18,108	17,694	17,579
21	September	16,623	15,013	18,286	16,754	18,262	17,273	16,715	17,242
22	October	18,322	17,028	17,579	17,423	16,413	17,425	17,471	17,455
23	November	19,271	15,734	17,673	16,287	16,572	16,682	17,322	17,662
24	December	18,569	15,108	18,636	18,334	16,657	17,393	18,464	19,081
	Commercial vehicles:								
25	January	9,313	9,428	8,931	10,591	10,721	10,392	13,831	12,911
26	February	11,201	8,333	9,159	10,372	10,554	11,049	12,561	12,548
27	March	12,172	9,889	10,233	11,468	11,822	15,112	15,596	14,517
28	April	13,366	12,215	13,149	14,124	16,897	15,189	17,336	17,805
29	May	17,917	14,754	13,963	16,719	17,487	17,689	20,434	20,742
30	June	16,990	12,856	13,697	15,383	18,757	17,340	18,709	21,657
31	July	12,535	11,303	12,987	14,660	16,589	14,910	16,304	17,841
32	August	14,148	11,937	13,211	14,065	14,351	17,172	18,882	17,089
33	September	12,877	11,648	13,452	13,167	15,517	16,863	19,528	18,507
34	October	10,989	10,649	11,607	14,026	14,275	13,557	15,000	16,374
35	November	11,535	11,211	11,838	12,013	14,846	15,201	15,286	15,768
36	December	11,097	9,537	10,998	12,314	12,882	16,056	14,056	13,944
	Other commercial and industrial goods:								
37	January	13,216	13,721	16,861	17,148	20,074	20,387	17,311	16,960
38	February	13,258	11,876	14,095	17,021	17,545	19,251	16,495	12,944
39	March	15,322	15,933	18,167	19,234	20,465	22,978	19,764	17,325
40	April	18,325	15,328	20,368	23,455	27,261	29,107	20,909	21,523
41	May	22,120	21,049	23,744	26,103	29,732	32,790	26,705	26,167
42	June	21,261	20,012	23,039	26,027	32,301	37,794	31,086	29,627
43	July	20,666	17,483	21,530	25,261	28,136	32,010	25,155	25,660
44	August	19,568	20,756	20,381	23,015	26,563	33,312	24,819	24,042
45	September	17,288	20,812	21,316	21,315	24,805	28,733	23,468	22,160
46	October	17,981	16,941	19,485	22,457	24,506	24,035	22,031	20,742
47	November	15,513	19,766	15,711	20,476	25,575	25,096	21,792	23,306
48	December	17,345	16,975	20,513	19,882	26,012	22,764	20,824	21,378

TABLEAU 8. Effets de commerce au détail achetés par les sociétés de financement des ventes, par catégories de marchandises et par mois, 1960-75

1968	1969	1970	1971	1972	1973	1974	1975	Mois	N°
thousands of dollars -- milliers de dollars									
								Voitures particulières:	
54,647	59,702	43,143	24,506	30,664	41,214	43,373	42,267	Janvier	1
61,908	63,194	47,372	29,624	39,719	45,511	49,860	48,254	Février	2
73,220	75,372	54,238	42,070	47,734	59,991	60,137	55,109	Mars	3
89,012	90,807	64,133	50,836	62,832	65,532	69,724	65,432	Avril	4
90,843	88,653	62,419	50,970	70,854	71,968	87,382	70,373	Mai	5
85,836	93,434	65,819	55,709	67,279	69,171	75,936	72,809	Juin	6
87,523	93,385	61,429	52,142	60,687	67,731	80,116	76,388	Juillet	7
76,493	75,306	48,470	47,499	51,850	61,272	66,745	60,207	Août	8
61,242	78,344	47,457	46,376	43,733	51,724	54,673	57,367	Septembre	9
79,479	86,993	51,227	53,078	58,464	69,451	65,065	66,975	Octobre	10
65,909	69,139	40,844	46,996	50,382	55,409	49,712	60,145	Novembre	11
64,338	66,916	30,666	36,600	39,460	41,807	44,551	56,340	Décembre	12
								Autres biens de consommation:	
12,246	12,182	24,753	15,778	18,118	26,402	34,808	24,898	Janvier	13
10,639	11,464	25,331	15,687	20,152	22,456	30,210	21,399	Février	14
11,566	13,348	25,576	17,392	22,289	28,526	30,970	21,863	Mars	15
15,021	19,629	28,666	20,208	26,060	30,422	32,262	25,053	Avril	16
18,136	21,348	29,905	22,517	29,033	36,037	38,911	25,703	Mai	17
18,668	24,260	33,186	25,476	28,443	31,902	32,984	24,898	Juin	18
20,158	24,784	30,692	22,354	27,031	32,395	33,326	27,066	Juillet	19
17,485	21,709	29,287	23,044	27,976	31,750	27,930	24,093	Août	20
17,920	23,599	29,748	23,002	28,360	31,219	29,298	26,849	Septembre	21
18,728	24,660	29,667	24,521	28,823	32,395	29,792	28,026	Octobre	22
20,191	19,605	29,458	27,318	30,238	38,350	29,032	27,282	Novembre	23
22,267	23,459	31,945	31,809	31,026	37,478	30,476	32,547	Décembre	24
								Véhicules utilitaires:	
14,299	17,820	42,728	25,718	39,956	58,003	68,431	64,768	Janvier	25
14,887	17,528	37,284	36,659	42,903	59,337	68,121	58,401	Février	26
15,593	22,025	39,115	43,756	49,600	70,634	76,806	75,606	Mars	27
18,560	29,650	49,970	49,161	56,824	80,196	93,473	92,859	Avril	28
21,989	31,540	53,019	55,277	74,318	100,576	105,197	112,375	Mai	29
21,982	31,763	52,804	55,966	68,199	102,424	88,699	105,893	Juin	30
20,008	33,191	43,374	44,240	58,118	79,028	80,743	92,526	Juillet	31
21,141	27,943	30,257	36,877	44,674	66,563	72,189	69,532	Août	32
22,621	32,893	33,426	34,234	42,341	51,577	69,317	75,614	Septembre	33
19,141	28,365	32,382	44,884	60,376	69,531	77,142	77,767	Octobre	34
18,048	24,864	36,797	54,603	71,277	79,815	80,551	78,172	Novembre	35
18,965	26,378	32,878	48,115	61,353	75,602	76,424	86,404	Décembre	36
								Autres biens commerciaux et industriels:	
19,822	27,552	29,607	18,353	28,044	34,046	36,043	30,345	Janvier	37
19,989	30,386	27,178	20,035	29,118	26,681	34,159	29,489	Février	38
26,105	32,166	23,715	19,273	27,113	35,851	34,903	34,052	Mars	39
22,897	34,651	28,043	21,090	32,385	43,558	43,331	42,893	Avril	40
32,284	37,603	32,300	28,021	38,280	55,654	55,478	56,526	Mai	41
30,727	44,818	35,668	35,035	37,364	48,191	45,612	58,579	Juin	42
23,730	43,833	36,054	26,887	34,267	45,119	49,033	53,332	Juillet	43
25,353	34,169	25,848	29,017	34,531	39,948	42,042	50,080	Août	44
22,573	35,783	28,065	32,976	32,260	36,583	40,158	48,597	Septembre	45
25,180	34,440	29,736	32,047	36,836	39,363	39,911	57,210	Octobre	46
24,454	30,928	30,079	32,968	38,531	39,704	37,481	53,446	Novembre	47
22,539	41,938	25,884	44,959	37,667	43,070	37,630	55,841	Décembre	48

TABLE 9. Retail Paper Purchased by Sales Financing Companies, Seasonally-adjusted,
by Commodity Class and by Months, 1960-75

No.	Month	1960	1961	1962	1963	1964	1965	1966	1967
		thousands of dollars — milliers de dollars							
	Passenger cars:								
1	January	53,098	50,463	51,111	60,800	67,259	67,413	74,261	70,841
2	February	59,215	51,055	51,445	57,651	68,314	72,262	70,877	67,694
3	March	56,826	45,534	53,846	59,763	66,481	71,459	73,053	67,124
4	April	56,318	47,814	53,779	61,418	67,967	71,005	69,652	69,536
5	May	57,996	48,379	53,129	60,438	69,488	73,448	65,449	69,521
6	June	57,969	47,809	53,082	61,704	70,303	72,588	69,876	69,338
7	July	55,436	49,953	54,288	61,368	69,567	69,398	74,632	66,299
8	August	56,085	48,425	53,740	56,929	69,503	75,894	73,663	60,539
9	September	56,084	46,132	51,583	55,108	73,351	73,429	75,609	63,974
10	October	54,222	47,994	53,797	64,455	73,209	71,235	74,176	64,480
11	November	54,605	49,883	56,527	64,009	67,676	77,317	75,623	63,478
12	December	56,655	49,621	59,191	65,606	62,267	80,267	77,384	68,207
	Other consumer goods:								
13	January	16,735	16,012	17,067	16,667	16,578	17,013	15,902	15,645
14	February	17,375	15,758	17,740	15,967	18,362	19,145	14,958	16,714
15	March	17,756	15,624	17,283	16,107	17,406	16,027	15,493	16,521
16	April	16,986	15,808	16,680	16,757	18,152	15,728	15,667	15,735
17	May	16,647	15,327	17,609	16,285	17,348	15,918	15,323	16,529
18	June	16,785	15,154	17,227	17,163	16,191	14,356	16,123	16,252
19	July	17,042	20,170	16,769	16,463	16,529	15,526	15,654	15,944
20	August	15,876	16,145	18,012	15,534	16,118	16,869	16,002	16,012
21	September	15,686	14,470	17,709	15,790	16,503	15,807	15,669	16,349
22	October	16,742	15,298	15,565	15,626	15,550	16,424	16,280	15,705
23	November	17,985	14,936	17,298	16,153	15,996	15,697	15,819	16,288
24	December	16,627	13,628	16,861	16,141	14,299	14,908	16,407	16,813
	Commercial vehicles:								
25	January	12,812	12,099	11,272	12,919	13,461	13,870	17,929	16,005
26	February	13,634	10,485	11,583	13,257	13,487	14,339	16,358	16,394
27	March	12,810	10,907	11,686	13,659	13,171	16,619	16,630	15,992
28	April	12,787	11,468	12,042	12,642	14,923	13,874	16,795	16,946
29	May	13,369	11,064	10,326	12,986	14,727	14,688	16,405	16,580
30	June	13,407	10,487	11,897	13,233	15,352	14,073	14,937	17,757
31	July	12,531	11,014	12,083	13,432	15,340	14,236	16,215	17,311
32	August	13,092	10,700	12,219	13,222	13,536	15,402	16,662	14,669
33	September	12,239	11,674	13,239	12,553	14,205	14,953	17,462	17,158
34	October	12,224	11,265	11,991	14,007	15,216	15,091	16,386	17,281
35	November	12,128	11,537	12,505	13,481	16,069	16,201	16,409	16,834
36	December	12,802	11,378	12,743	13,698	13,788	17,960	16,296	16,913
	Other commercial and industrial goods:								
37	January	18,422	18,334	20,749	20,782	24,179	26,626	22,042	21,683
38	February	18,675	17,247	20,163	24,064	23,832	26,698	22,476	17,118
39	March	17,367	17,451	20,434	22,597	24,361	26,177	22,557	19,435
40	April	17,614	15,098	19,817	22,751	24,977	28,224	20,889	22,292
41	May	18,424	16,761	19,106	20,842	25,673	27,473	22,819	21,049
42	June	17,022	16,670	19,172	21,491	25,528	28,568	22,434	22,337
43	July	17,804	15,030	19,249	21,630	23,816	27,931	22,596	22,259
44	August	17,281	18,610	18,284	21,522	25,366	32,540	22,959	22,496
45	September	16,239	20,017	20,996	20,981	24,017	27,343	23,581	22,798
46	October	18,719	18,037	19,635	22,628	25,371	25,895	23,361	22,496
47	November	16,623	20,326	16,622	21,626	26,836	26,244	22,365	23,246
48	December	18,534	18,620	22,146	21,933	27,150	23,671	22,715	24,642

TABLEAU 9. Effets de commerce au détail achetés par les sociétés de financement des ventes, après désaisonnalisation, par catégories de marchandises et par mois, 1960-75

1968	1969	1970	1971	1972	1973	1974	1975	Mois	No
thousands of dollars - milliers de dollars									
Voitures particulières:									
68,877	75,995	57,076	38,654	48,369	59,224	62,047	58,539	Janvier	1
71,575	77,305	56,817	38,703	50,341	59,567	63,219	59,921	Février	2
73,514	74,258	52,922	40,035	46,237	60,500	60,619	57,318	Mars	3
72,717	74,873	54,442	42,355	57,503	56,458	60,437	56,991	Avril	4
72,852	73,387	54,197	42,100	53,297	57,315	65,189	56,618	Mai	5
72,849	75,989	52,758	43,624	53,059	54,439	64,885	58,130	Juin	6
73,630	78,221	52,761	44,177	53,117	58,398	65,335	61,388	Juillet	7
76,181	78,857	52,224	47,628	50,894	57,902	67,226	61,867	Août	8
74,492	91,664	50,977	48,566	45,145	58,911	61,222	63,590	Septembre	9
77,169	85,283	49,710	49,460	53,630	58,871	57,724	59,037	Octobre	10
76,578	82,848	45,878	49,847	55,038	59,850	56,477	71,203	Novembre	11
77,036	77,573	35,676	49,597	57,724	61,009	62,031	73,107	Décembre	12
Autres biens de consommation:									
15,168	15,600	35,426	21,105	24,241	35,433	36,941	26,194	Janvier	13
15,097	16,890	38,184	20,361	26,162	29,312	36,545	25,487	Février	14
15,649	18,083	33,124	20,233	25,937	33,056	35,016	25,675	Mars	15
15,807	20,242	31,042	20,721	26,732	31,120	32,758	24,437	Avril	16
16,266	20,000	28,291	20,687	26,677	32,873	33,906	23,818	Mai	17
16,600	20,986	27,426	23,191	25,889	29,172	31,694	24,335	Juin	18
17,834	21,954	27,307	21,645	26,171	31,462	31,919	25,383	Juillet	19
16,889	20,989	28,384	22,457	27,252	30,894	30,018	25,473	Août	20
16,620	21,531	26,943	22,476	27,698	30,594	29,790	26,764	Septembre	21
16,492	22,068	27,970	23,396	27,493	30,992	28,748	27,250	Octobre	22
19,316	18,786	26,825	24,493	27,114	34,297	27,276	26,084	Novembre	23
18,924	19,341	26,036	26,171	25,530	30,862	27,044	28,405	Décembre	24
Véhicules utilitaires:									
17,542	22,114	49,172	33,204	50,338	68,936	82,286	77,033	Janvier	25
18,239	22,968	47,719	42,899	49,052	69,573	79,699	69,656	Février	26
18,297	25,156	43,329	41,472	48,552	70,946	78,276	78,281	Mars	27
16,741	26,579	45,502	42,081	49,917	68,804	83,165	82,223	Avril	28
17,856	26,484	44,715	41,156	52,077	73,830	78,458	83,185	Mai	29
18,727	26,225	42,185	42,027	53,315	78,239	68,388	85,251	Juin	30
18,354	29,553	38,670	42,744	56,074	77,633	79,142	88,322	Juillet	31
19,495	26,911	30,587	46,754	54,954	80,694	85,732	84,067	Août	32
19,871	28,091	30,552	47,185	58,891	78,284	95,944	95,168	Septembre	33
19,396	29,800	33,756	50,951	67,736	72,241	81,776	82,490	Octobre	34
21,161	28,797	42,276	50,638	66,190	76,189	74,378	80,503	Novembre	35
21,645	29,895	36,177	49,269	66,329	79,662	80,136	84,523	Décembre	36
Autres biens commerciaux et industriels:									
23,325	31,306	34,394	22,187	33,226	38,722	40,177	35,901	Janvier	37
24,407	38,011	33,579	23,488	33,185	31,289	40,847	37,026	Février	38
31,250	37,388	27,924	23,411	32,497	45,517	42,294	40,837	Mars	39
23,516	35,083	27,450	22,563	35,452	46,280	42,190	41,256	Avril	40
25,818	31,198	27,941	24,994	32,503	45,672	44,257	45,125	Mai	41
24,001	34,736	27,612	28,616	31,421	43,195	40,925	49,635	Juin	42
19,525	35,661	28,932	26,521	33,817	43,613	44,453	47,079	Juillet	43
24,708	35,117	26,150	30,472	34,088	40,055	44,598	51,267	Août	44
23,418	37,300	28,672	31,647	34,900	38,099	42,244	51,461	Septembre	45
25,648	34,580	30,874	31,979	35,227	36,794	38,814	56,219	Octobre	46
26,060	33,462	32,091	32,191	34,863	38,430	38,674	55,509	Novembre	47
26,283	46,735	28,990	38,952	35,478	39,627	35,829	54,760	Décembre	48

TABLE 10. Average Repayment Terms on Retail Paper Purchased by Sales Financing Companies, 1958-75 and by Quarters, 1974-75

TABLEAU 10. Échéance moyenne de remboursement des effets du commerce de détail achetés par les sociétés de financement des ventes, 1958-75 et par trimestre, 1974-75

Year/Quarter — Année/Trimestre	Passenger cars and commercial vehicles — Voitures particulières et véhicules commerciaux				Other consumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
	New — Neufs		Used — D'occasion			
	P.C. — V.P.	C.V. — V.C.	P.C. — V.P.	C.V. — V.C.		
	months — mois					
1958	24.1		17.0		20.1	25.1
1959	25.2		17.6		23.2	26.9
1960	25.9		17.6		23.3	27.9
1961	26.5		17.9		24.4	29.8
1962	27.6		19.0		24.8	31.6
1963	28.7		20.2		24.4	32.6
1964	29.4		21.6		23.6	31.7
1965	29.1		22.4		24.5	32.3
1966	29.2		22.6		24.4	31.0
1967	29.3		22.8		24.6	31.3
1968	29.9		23.2		27.3	32.8
1969	30.1		23.5		29.3	33.1
1970	29.8		23.0		36.6	32.8
1971	28.7		23.0		39.9	33.8
1972	31.1	30.9	24.2	22.7	38.7	35.0
1973	32.8	33.0	25.2	24.1	36.5	36.0
1974	32.6	32.8	26.5	25.6	32.9	37.4
1975	32.9	32.5	26.5	26.6	30.4	36.1
1974 — I	32.5	32.8	26.3	25.3	28.5	40.0
II	32.8	32.5	27.6	25.6	35.5	36.9
III	32.7	33.3	25.2	25.4	34.8	36.6
IV	32.2	32.4	26.4	26.1	32.9	37.4
1975 — I	32.7	32.8	26.8	26.6	31.5	35.6
II	33.0	32.6	26.6	26.2	32.1	36.2
III	33.4	32.6	26.2	26.7	31.1	36.1
IV	32.9	32.0	26.5	26.8	27.0	36.7

Note: P.C. = Passenger cars. — Nota: V.P. = Voitures particulières.
C.V. = Commercial vehicles. — V.C. = Véhicules commerciaux.

TABLE 11. Financing of New Passenger Cars Classed as Commercial Vehicles
(by Sales Financing Companies), 1971-75 and by Months, 1975

TABLEAU 11. Financement des voitures particulières neuves classées avec les véhicules commerciaux
(par les sociétés de financement des ventes), 1971-75 et par mois, 1975

Periods — Périodes	Number — Nombre	Volume — Titres achetés	Balances outstanding — Créances actives
dollars			
1971	46,261	188,658,941	207,271,487
1972	48,795	205,408,255	241,502,689
1973	66,989	303,536,071	324,009,474
1974	64,833	302,564,965	364,568,339
1975	71,074	376,531,486	437,713,288
January — Janvier	4,611	23,474,185	365,055,362
February — Février	4,641	24,051,189	369,974,114
March — Mars	6,079	32,168,701	379,751,992
April — Avril	7,056	36,500,843	386,957,925
May — Mai	8,940	45,643,660	395,696,432
June — Juin	8,267	42,478,304	420,542,938
July — Juillet	6,522	33,625,502	427,674,562
August — Août	4,281	22,090,987	429,156,699
September — Septembre	3,861	20,875,982	425,928,750
October — Octobre	4,228	23,942,619	423,403,160
November — Novembre	5,521	31,998,030	433,152,885
December — Décembre	7,067	39,681,484	437,713,288

TABLE 12. Lease and Rental Financing by Sales Financing Companies, 1971-75 and by Quarters, 1975

TABLEAU 12. Financement de baux et de contrats de location par les sociétés de financement des ventes,
1971-75 et par trimestres, 1975

Periods — Périodes	Motor vehicles — Véhicules automobiles			All other (machinery and equipment) — Tous autres (machines, matériel, etc.)		
	Amount financed — Montant du financement	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)	Amount financed — Montant du financement	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)
\$'000						
1971	24,703	...	40,380	90,504	...	223,939
1972	46,046	22,192	64,234	172,965	71,928	334,996
1973	65,082	36,713	92,603	194,545	69,637	459,904
1974	73,095	45,478	120,220	195,012	119,417	535,499
1975	98,592	52,855	165,957	314,922	140,513	709,908
1975 — I	18,092	9,375	128,937	26,453	21,957	539,995
II	29,637	8,960	149,614	33,004	32,680	540,319
III	22,311	19,048	152,877	60,056	34,175	566,200
IV	28,552	15,472	165,957	195,409	51,701	709,908

TABLE 13. Wholesale Financing by Sales Financing Companies, 1958-75 and by Quarters, 1974-75

TABLERAU 13. Financement à la vente en gros par les sociétés de financement des ventes, 1958-75 et par trimestres, 1974-75

Year/Quarter — Année/Trimestre	Unadjusted — Non désaisonnalisées			Seasonally adjusted — Désaisonnalisées		
	Paper purchased — Titres achetés	Estimated repayments — Rembourse- ments estimatifs	Balances outstanding — Créances actives	Paper purchased — Titres achetés	Estimated repayments — Rembourse- ments estimatifs	Balances outstanding — Créances actives
	\$'000,000					
1958	1,104.9	1,116.2	190.7	1,101.2	1,115.4	202.0
1959	1,307.0	1,300.9	196.8	1,311.1	1,307.6	205.5
1960	1,354.0	1,321.4	229.4	1,337.8	1,306.9	236.4
1961	1,282.0	1,327.6	183.8	1,287.3	1,336.5	187.2
1962	1,566.0	1,509.8	240.0	1,561.5	1,506.8	241.9
1963	1,862.2	1,801.0	301.2	1,853.0	1,794.6	300.3
1964	2,063.5	2,097.1	267.6	2,067.5	2,103.6	264.2
1965	2,659.3	2,474.7	452.2	2,660.5	2,481.6	443.1
1966	2,498.7	2,526.7	424.2	2,466.3	2,495.2	414.2
1967	2,546.9	2,525.1	446.0	2,543.2	2,519.5	437.9
1968	3,020.8	2,863.2	603.6	2,987.8	2,825.3	600.4
1969	3,177.2	3,095.8	685.0	3,250.3	3,156.8	693.9
1970	2,548.8	2,708.8	525.0	2,611.9	2,766.1	539.7
1971	3,863.7	3,664.1	724.6	3,821.4	3,608.1	753.0
1972	4,134.9	4,026.7	832.8	4,173.1	4,056.4	869.7
1973	5,171.0	5,016.3	987.5	5,201.0	5,037.3	1,033.4
1974	6,268.1	5,828.7	1,426.9	6,349.4	5,897.4	1,485.4
1975	7,077.4	7,084.3	1,420.0	7,109.0	7,073.3	1,521.1
1974 - I	1,309.4	1,017.6	1,279.3	1,435.4	1,342.8	1,126.0
II	1,740.6	1,781.8	1,238.1	1,405.4	1,333.3	1,198.1
III	1,455.5	1,671.3	1,022.3	1,850.4	1,874.6	1,173.9
IV	1,762.6	1,358.0	1,426.9	1,658.2	1,346.7	1,485.4
1975 - I	1,477.8	1,324.4	1,580.3	1,633.9	1,729.6	1,389.7
II	1,982.4	1,913.9	1,648.8	1,670.7	1,474.2	1,586.2
III	1,656.1	1,869.3	1,435.6	1,962.0	1,933.1	1,615.1
IV	1,961.1	1,976.9	1,420.0	1,842.3	1,936.3	1,521.1

List of Sales Financing Companies covered at December 31, 1975

Répertoire des sociétés de financement au 31 décembre 1975

Name — Nom	Address — Adresse
Acadia Acceptance Co. Ltd.	5645 Cambie St., Vancouver, B.C. V5Z 3A3
Ace Finance Corp. Ltd.	4770 Kent Ave., Room 100, Montréal, Qué. H3W 1H2
Admiral Acceptance Corp. Ltd.	2665 Yonge St., Toronto, Ont. M4P 2J6
Apex Finance Co. Ltd.	267 Bernard Ave., Kelowna, B.C. V1Y 6N2
Associates Acceptance Co. Ltd.	Associates Bldg., South Bend, Indiana 46624, U.S.A.
Avco Financial Services Canada Ltd.	201 Queen's Ave., Box 5875, London Ont. N6A 4T6
B & M Finance Corp.	133 rue Notre Dame, C.P. 247, St. Rémi, Cté Napierville, Qué. J0L 2L0
Baker Acceptance Co. Ltd.	500 University Ave., Toronto, Ont. M5G 1V7
Beneficial Finance Co. of Canada Ltd.	4881 Yonge St., suite 300, Willowdale, Ont. M2N 5X3
Bonaccord Finance Corp. Ltd.	822 Main St. Moncton, N.B. E1C 1E6
Borg-Warner Acceptance Canada Ltd.	2025 Sheppard Ave. East, Willowdale, Ont. M2J 1V6
Brentwood Investments Ltd.	P.O. Box 2127 Vancouver, B.C. V6B 3T5
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto, Ont. M4V 1L8
Canadian Financial Co.	400 De Maisonneuve Blvd, O., Suite 1100, Montréal, Qué. H3A 1L5
Canadian Trailmobile Finance Ltd.	P.O. Box 848, Brantford, Ont. N3T 5S2
Capital Credit Corp. Ltd.	3985 Main St., Vancouver, B.C. V5V 3P3
Capital Finance Ltd.	112 Adelaide St., E., Toronto, Ont. M5C 1L5
Capri Finance Corp.	3901 Ave. Bannantyne, Verdun, Qué. H4G 1C3
J.I. Case Credit Corp.	700 State St., Racine, Wisconsin, U.S.A. 53404
Centennial Acceptance Ltd.	503 E., Pender St., Vancouver, B.C. V6A 1V4
Chrysler Credit Canada Ltd.	900 Tower Dr., Troy, Michigan, 48084, U.S.A.
Citizen's Finance Co. Ltd.	1320 Fenwick Lane, Silver Springs, Maryland, U.S.A. 20910
Clark Equipment Credit of Canada	544 Talbot Street, E. St. Thomas, Ont. N5P 1C4
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué. H8S 1A6
Commercial Credit Corp. Ltd.	95 St. Clair Ave., W., Toronto, Ont. M4V 1N6
Commodity Discount Ltd.	4141 Sherbrooke St., W., Montréal, Qué. H3Z 1B8
Consumer's Finance Corp. Ltd.	32611 South Fraser Way, Abbotsford, B.C. V2T 1X8
Credit Stanstead Inc.	2478 Jean-Talon, E., Montréal, Qué. H2E 1W2
Danforth Discount Ltd.	898 Danforth Ave., Toronto, Ont. M4J 1L9
Don Finance Co. Ltd.	2267 Islington, Rexdale, Ont. M9W 3W7
Dual Acceptance Ltd.	5333 St James St., Montréal, Qué. H4A 2C9
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor, Ont. N9A 6K7
Ensign Acceptance Corp. (1973) Ltd.	268 Lakeshore Rd, E., Port Credit, Ont. L5G 1H1
Equipment Finance Corp. Ltd.	407 McGill St., Suite 1010, Montréal, Qué. H2Y 2C3
Federal Acceptance Corp.	4141 Sherbrooke St., W., Westmount, Qué. H3Z 1B8
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121, U.S.A.
Forteresse Industrielle Ltée	St-Damien, Cté Bellechasse, Qué. G0R 2Y0
Frontier Acceptance Corp. Ltd.	195 Dufferin Ave., Suite 504, London, Ont. N6A 1K7
Garry Finance Corp. Ltd.	201-228 Notre-Dame Ave., Winnipeg, Man. R3B 1N7
Genelcan Ltd.	18 King Street East, Toronto, Ont. M5C 1C8
General Motors Acceptance Corp. of Canada Ltd.	145 King St., W., Toronto, Ont. M5H 3K7
Gibraltar Discount Co. Ltd.	233 Carlaw Ave., Toronto, Ont. M4M 3E9
Granby Finance Corp.	50 rue Centre, Granby, Qué. J2G 5B3
Guardian Finance Group	298 Garry St., Winnipeg, Man. R3C 1H8
Gulf Acceptance Corp. Ltd.	6000 Notre Dame St., W., Montréal, Qué. H4C 3K5
Hanco Investment Inc.	1330 Maguire Ave., Sillery, Qué. G1T 1Z3
Hamilton Discount Corp. Ltd.	42 James St., N., Hamilton, Ont. L8R 2K2
Hartex Investments Ltd.	2333 Government St., Victoria, B.C. V8W 2M6
Household Finance Corp. of Canada	85 Bloor St., E., Toronto, Ont. M4W 1B4
Hussmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont. N3T 5E2
IAC Limited	45 St. Clair Ave., W., Toronto, Ont. M4V 2Y2
Indianhead Financial Services Ltd.	45 Sheppard Ave., E., Suite 506, Willowdale, Ont. M2N 5X4
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton, Ont. L8N 3S5
Island Finances Ltd.	764 Fort St., Victoria, B.C. V8W 1H2
Jaeger Finance of Canada Ltd.	Gaylord Road, St. Thomas, Ont. N5P 3S1
Kimberly Finance Corporation Ltd.	797 Don Mills Rd., Suite 711, Don Mills, Ont. M3C 1Y5
Koehring Finance Canada	P.O. Box 490, Brantford, Ont. N3T 5P6
Laurentide Financial Corp. Ltd.	1177 W. Hasting St., Vancouver, B.C. V6E 2K3
Les Mutuellistes — Caisse d'Epargne et de Crédit	1600 Jacques-Cartier, C.P. 306, Mont-Joli, Qué. G5H 3L1
London Credit Company Ltd.	Water Street, St. John's, Nfld. A1C 5E9
Mack Financial (Canada) Ltd.	Box 1811, Allentown Penn., U.S.A. 18105
Mainland Finance Ltd.	7199 Horne Ave., Box 3038, Mission City, B.C. V2V 4J3
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St., W., Toronto, Ont. M6K 1E3
Mentor Acceptance Corp. Ltd.	5390 Decarie Blvd., Montréal, Qué. H3X 2J8
Mutual Discount Co.	3532 Eglinton Ave., W., Toronto, Ont. M6M 1V6
Niagara Finance Co. Ltd.	1300 Yonge St., Toronto, Ont. M4T 1X5
Northern Ontario Acceptance Co. Ltd.	150 Consumer Rd., Willowdale, Ont. M2V 1R1
Ocean Co. Ltd.	Box 638, Windsor, N.S. B0N 2T0
Overland Acceptance Ltd.	3750 Kitchener, Burnaby, B.C. V5C 3L7

List of Sales Financing Companies Covered at December 31, 1975 - Concluded

Répertoire des sociétés de financement au 31 décembre 1975 - fin

Name - Nom	Address - Adresse
Paramount Discount Corp. 1961 Ltd.	105 Main St., E., Hamilton, Ont. Suite 1409
Patrons Acceptance Ltd.	151 City Centre Dr., Box 527, Mississauga, Ont. L5A 3A4
Penticton Securities Ltd.	1765 Main St., Penticton, B.C. V2A 5H1
Philips Acceptance Corp. Ltd.	116 Vanderhoof Ave., Toronto, Ont. M4G 2J1
Prairie Finance Company Ltd.	Box 555, Barrhead, Alta. T0G 0E0
Primaco Ltée	10 Ouest rue St. Jacques, Montréal, Qué. H2Y 1L3
Regent Acceptance Corp. Ltd.	143 Main St., E., P.O. Box 635, Hamilton, Ont. L8N 1G4
Seaboard Acceptance Corp. Ltd.	2211 W., 4th Ave., Vancouver, B.C. V6K 1N9
Seyern Investment Co. Ltd.	8 Peter Street South, Orillia, Ont. L3V 5A9
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man. R3B 2E4
Stirling-Dynes Ltd.	260 Church St., Oakville, Ont. L6J 1N6
Superior Acceptance Corp. Ltd.	22 College St., Toronto, Ont. M5G 1K6
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto, Ont. M4Y 2G1
Transamerica Financial Corp. Can.	2180 Yonge St., Ste 810, Toronto, Ont. M4S 1B9
Triad Financial Services	45 Sheppard Ave., Ste. 211, Willowdale, Ont. M2N 5X4
Tri-State Acceptance Co. Ltd.	510-532 Donald St., Winnipeg, Man. R3B 2H8
Union Acceptance Corp. Ltd.	1177 West Hastings St., Vancouver, B.C. V6E 2K3
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	2 Bloor St., W., Toronto, Ont. M4W 1A1
United Dominions Finance Corp. Ltd.	2 Bloor St., W., Toronto, Ont. M4W 1A1
United Dominions Investments Ltd.	2 Bloor St., W., Toronto, Ont. M4W 1A1
Wardley Canada Ltd.	1818-200 Granville Square, Vancouver, B.C. V6C 1L3
Wayne Sales Financial Corp.	P.O. Box 1447, Industries Rd., Richmond, Ind., U.S.A. 47374
Westward Investments Ltd.	125 Higgins Ave., Winnipeg, Man. R3C 3B3
White Motor Credit Corp. of Canada Ltd.	P.O. Box 22230, Beachwood, Ohio, U.S.A. 44122



Merchandising and Services Division

**SALES FINANCING AND
CONSUMER CREDIT
1975**

CONFIDENTIAL

Complete and mail one copy within
30 days of receipt.

Collected by the Authority of the Statistics
Act, Chapter 15, Statutes of Canada 1970 -
71 - 72.

(Exemplaires français disponibles sur demande)

Revise name or address if not correct

This report covers all companies engaged in instalment sales financing and contains the following Sections:

Section 1 - Retail Sales Financing

Section 4 - Consumer Financing

Section 2 - Provincial Distribution of
Retail Sales Financing

Section 5 - Lease and Rental Financing

Section 3 - Wholesale Financing

Section 6 - All Other Receivables

READ THESE NOTES BEFORE COMPLETING QUESTIONNAIRE

1. Include all your Canadian branches in this report.
2. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space reserved below.
3. If you did not operate for the full calendar year, show data for that portion of the year during which you were in business.
4. If exact data are only available for group totals in Section 1, show these and estimate the commodity breakdown.
5. "Paper Purchased" during 1975 should show only the value of the original amount financed for goods secured by conditional sales agreements, omitting unearned finance charges. **Exclude** renewal transactions, paper bought from other financing firms and lease paper.
6. "Balances Outstanding" as at December 31, 1975 should show only the principal amount outstanding net of unearned finance charges for all paper on your books, including renewal transactions, whenever purchased. **Exclude** lease paper.
7. "Consumer Goods" are those bought for personal use and not for resale.
8. "Commercial and Industrial Goods" are those bought for business and farm use and not for resale.
9. "Lease Financing" covers only financing where no conditional sales agreement is involved and the financing company itself retains ownership of goods and acts as lessor.
10. Passenger cars financed for commercial purposes, e.g. taxis and other fleets, should be reported as "commercial vehicles."
11. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation under Remarks on page 4.
12. The results of this survey will be published in the report Sales Financing (Catalogue 63-211). For any information relating to this survey contact the Retail Trade Section, Merchandising and Services Division, Statistics Canada, Ottawa, K1A 0V4 (Tel. 613-996-9304 or Telex 053-3585).

List companies combined in this report:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

1. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements)

Commodity Description	Retail paper purchased, 1975 (see notes 4 and 5)		Balances outstanding, December 31, 1975 (see note 6)
	Units	Dollar volume	
	(Exclude renewal transactions and paper purchased from other finance firms)		\$ (omit cents)
A. CONSUMER GOODS:			
(i) Motor vehicles:			
Passenger cars (see Notes 7, 10 and 11)	{ New		
	{ Used		
Sub-total, passenger cars			
(ii) Other consumer goods:			
T.V., radios, record players (and combination sets).....	x x x x x		
	x x x x x		
Electric and gas household appliances (refrigerators, stoves, washers, dryers, portable appliances, etc.).....	x x x x x		
	x x x x x		
Furniture and home furnishings	x x x x x		
	x x x x x		
Home improvement goods (heating, air conditioning and plumbing equipment, doors, windows and screens, etc.)	x x x x x		
	x x x x x		
Mobile homes (at least 10 feet wide and 29 feet long)			
Recreational equipment (musical instruments, boats, snow- mobiles, motorcycles, sporting goods, travel trailers, airplanes and helicopters).....	x x x x x		
	x x x x x		
All other consumer goods (clothing, china, jewellery, etc.)	x x x x x		
	x x x x x		
Sub-total, other consumer goods	x x x x x		
	x x x x x		
Total, consumer goods	x x x x x		
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles:			
Trucks, vans, buses and other commercial vehicles (see Notes 8, 10 and 11)	{ New		
	{ Used		
Sub-total, commercial vehicles			
(ii) Other commercial and industrial goods:			
Highway and general construction equipment	x x x x x		
	x x x x x		
Farm machinery and equipment	x x x x x		
	x x x x x		
All other (forestry, transportation, general industrial machinery and equipment)	x x x x x		
	x x x x x		
Sub-total, other commercial and industrial goods	x x x x x		
	x x x x x		
Total, commercial and industrial goods	x x x x x		
	x x x x x		
GRAND TOTAL, ALL RETAIL FINANCING	x x x x x		
	x x x x x		

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1.

Note: Classify by province of origin rather than by location of office, if possible.

Province of origin	Total retail financing (consumer goods)	Consumer goods paper purchased during 1975					Balances outstanding at 31/12/75 (consumer goods)
		Passenger cars (see note 10)				All other consumer goods	
		New		Used			
	\$ (omit cents)	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	\$ (omit cents)
Newfoundland							
Prince Edward Island..							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia							
Yukon and N.W.T.....							
CANADA							

Province of origin	Total retail financing (commercial goods)	Commercial and industrial goods paper purchased during 1975					Balances outstanding at 31/12/75 (commercial goods)
		Commercial vehicles (see note 10)				All other commercial goods	
		New		Used			
	\$ (omit cents)	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	\$ (omit cents)
Newfoundland							
Prince Edward Island..							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia							
Yukon and N.W.T.....							
CANADA							

OTHER FINANCING	Number of Units	Amount transacted during 1975	Balances outstanding, December 31, 1975
		\$ (omit cents)	\$ (omit cents)
3. WHOLESALE FINANCING (financing of transactions between retail dealer and supplier)	x x x x x x x x x x x x x x x x x x x x		
4. CONSUMER FINANCING: (Personal cash loans)			
(a) Loans subject to the Small Loans Act	x x x x x x x x x x		(net)
(b) Other personal cash loans over \$1,500 (include loans against cars and other consumer durable goods already paid for but exclude residential mortgage loans)	x x x x x x x x x x x x x x x x x x x x		(net)
5. LEASE AND RENTAL FINANCING: (see Note 9)			
(a) Passenger cars			
(b) Trucks, vans, buses and other commercial vehicles			
(c) All other (machinery and equipment, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		
6. ALL OTHER RECEIVABLES: (include commercial loans, capital loans, dealer loans, residential mortgage loans and all other re- ceivables)	x x x x x x x x x x	x x x x x x x x x x	

CERTIFICATE

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From _____ 19 ____ to _____ 19 ____

Name of person responsible for completed form (please print)		Title
Address	Postal code	Telephone number and area code
Signature		Date of this report

REMARKS



**FINANCEMENT DES VENTES ET
CRÉDIT À LA CONSOMMATION
1975**

CONFIDENTIEL

Renvoyer un exemplaire dûment rempli au plus tard
30 jours après réception.

Déclaration exigée en vertu de la Loi
sur la statistique, chapitre 15, Statuts
du Canada de 1970-71-72.

(English copies available on request)

Corriger le nom et l'adresse s'il y a lieu

Le présent questionnaire s'adresse à toute société qui s'occupe du financement des ventes à tempérament; il renferme les sections suivantes:

Section 1 – Financement des ventes au détail

Section 2 – Répartition par province du financement des ventes au détail

Section 3 – Financement des ventes en gros

Section 4 – Prêts à la consommation

Section 5 – Financement de baux et de contrats de location

Section 6 – Autres prêts

LIRE CES NOTES AVANT DE REMPLIR LE QUESTIONNAIRE

1. Le présent questionnaire s'applique à toutes vos succursales canadiennes.
2. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés ci-dessous.
3. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrivez les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
4. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
5. Les **"Effets de commerce achetés"** en 1975 doivent comprendre seulement le montant initial du financement pour les biens acquis par contrat de vente conditionnelle, sans les frais de financement non acquis. **Ne pas compter** les renouvellements, les effets achetés à d'autres sociétés de financement ni le financement de baux.
6. Les **"Soldes débiteurs"** au 31 décembre 1975 ne doivent comprendre que le montant principal à recouvrer, sans les frais de financement non acquis, à l'égard de tous les effets inscrits dans vos livres, y compris les renouvellements, quelle que soit la date de l'achat. **Ne pas compter** le financement de baux.
7. Les **"Biens de consommation"** sont ceux que l'on achète pour son usage personnel et non pour la revente.
8. Les **"Biens commerciaux et industriels"** sont ceux que l'on achète à des fins commerciales, industrielles ou agricoles et non pour la revente.
9. Le **"Financement des baux"** porte uniquement sur les opérations de financement excluant les ventes sans condition et dans lesquelles la compagnie de prêt elle-même garde la propriété des biens et agit à titre de bailleur.
10. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme **"véhicules utilitaires"**.
11. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication sous la rubrique Remarques à la page 4.
12. Les résultats de cette enquête paraîtront dans la publication Le financement des ventes (63-211 au Catalogue). Pour tout renseignement sur cette enquête, communiquez avec la Section du commerce de détail, Division du commerce et des services, Statistique Canada, Ottawa, K1A 0V4 (Téléphone 613-996-9304 ou Téléc 053-3585).

Liste des sociétés visées par la présente déclaration:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

1. FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Marchandise	Effets de commerce achetés, 1975 (Voir notes 4 et 5)		Soldes débiteurs, 31 décembre, 1975 (Voir note 6)
	Unités	Valeur en dollars	
A. BIENS DE CONSOMMATION	(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)		\$(omettre les cents)
(i) Véhicules automobiles:			
Voitures particulières (Voir notes 7, 10 et 11)	{ Neuves		
	{ D'occasion.....		
Total partiel, voitures particulières			
(ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et ensembles radio- phono).....	x x x x x x x x x x		
Appareils ménagers au gaz et à l'électricité (réfrigéra- teurs, cuisinières, machines à laver, sècheuses, appareils portatifs, etc.).....	x x x x x x x x x x		
Meubles et articles d'ameublement	x x x x x x x x x x		
Biens pour améliorations aux habitations (matériel de chauffage, de climatisation et de plomberie, portes, fenêtres et moustiquaires, etc.).....	x x x x x x x x x x		
Maisons mobiles (10 pieds de large et 29 de long au minimum)			
Matériel de loisirs, instruments de musique, bateaux, motoneiges, motocyclettes, articles de sport, caravanes, aéronefs.....	x x x x x x x x x x		
Autres biens de consommation (vêtements, porcelaine, bijoux, etc.).....	x x x x x x x x x x		
Total partiel, autres biens de consommation	x x x x x x x x x x		
Total, biens de consommation	x x x x x x x x x x		
B. BIENS COMMERCIAUX ET INDUSTRIELS			
(i) Véhicules automobiles:			
Camions, autobus et autres véhicules utilitaires (Voir notes 8, 10 et 11)	{ Neufs		
	{ D'occasion.....		
Total partiel, véhicules utilitaires			
(ii) Autres biens commerciaux et industriels:			
Matériel de construction routière et de construction géné- rale	x x x x x x x x x x		
Machines et matériel agricoles.....	x x x x x x x x x x		
Autres (matériel forestier, de transport et tous autres machines et matériel général industriels)	x x x x x x x x x x		
Total partiel, autres biens commerciaux et industriels ..	x x x x x x x x x x		
Total, biens commerciaux et industriels.....	x x x x x x x x x x		
TOTAL GÉNÉRAL, FINANCEMENT DES VENTES AU DÉTAIL.....	x x x x x x x x x x		

2. RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DÉTAIL, SUIVANT LA SECTION 1.

Nota: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau.

Province d'origine	Total, finance- ment des ventes au détail (biens de consommation)	Effets de commerce achetés en 1975 – biens de consommation					Solde débiteur 31 décembre, 1975 (biens de consommation)
		Voitures particulières (voir note 10)				Autres biens de consommation	
		Neuves		D'occasion			
	\$ (omettre cents)	Unités	\$ (omettre cents)	Unités	\$ (omettre cents)	\$ (omettre cents)	\$ (omettre cents)
Terre-Neuve							
Île-du-Prince-Édouard							
Nouvelle-Écosse							
Nouveau-Brunswick							
Québec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
Colombie-Britannique							
Yukon et les T.N.-O.							
CANADA							

Province d'origine	Total, finance- ment des ventes au détail (biens commerciaux)	Effets de commerce achetés en 1975 – biens à usage commercial					Solde débiteur 31 décembre, 1975 (biens commerciaux)
		Véhicules utilitaires (voir note 10)				Autres biens commerciaux	
		Neufs		D'occasion			
	\$ (omettre cents)	Unités	\$ (omettre cents)	Unités	\$ (omettre cents)	\$ (omettre cents)	\$ (omettre cents)
Terre-Neuve							
Île-du-Prince-Édouard							
Nouvelle-Écosse							
Nouveau-Brunswick							
Québec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
Colombie-Britannique							
Yukon et les T.N.-O.							
CANADA							

AUTRES GENRES DE FINANCEMENT	Nombre d'unités	Montant des opérations 1975	Solde des débiteurs, 31 décembre, 1975
		\$(omettre les cents)	\$(omettre les cents)
3. FINANCEMENT DES VENTES EN GROS (financement des opérations commerciales entre détaillants et grossistes)	x x x x x x x x x x x x x x x		
4. PRÊTS À LA CONSOMMATION:			
a) Prêts réglementés par la loi sur les petits prêts	x x x x x x x x x x		(net)
b) Autres prêts personnels en espèces dépassant \$1,500 (inclure les prêts garantis par les automobiles et les autres biens de consommation déjà payés mais exclure les prêts hypothécaires résidentiels).....	x x x x x x x x x x x x x x x		(net)
5. FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION (Voir Note 9)			
a) Voitures particulières			
b) Camions, autobus, et autres véhicules commerciaux.....			
	x x x x x x x x x x		
c) Tous autres (machines et matériel, etc.)			
	x x x x x x x x x x		
TOTAL			
6. AUTRES PRÊTS: Inclure les prêts commerciaux, les prêts destinés à des investissements, les prêts faits par l'entremise des marchands, les prêts hypothécaires résidentiels, etc.)	x x x x x x x x x x	x x x x x x x x x x	

ATTESTATION

J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:

Du _____ 19 ____ au _____ 19 ____

Nom de la personne qui a rempli la formule (en lettres moulées)		Titre
Adresse	Code postal	Numéro de téléphone et indicatif régional
Signature	Date de ce rapport	

REMARQUES

Publications de Statistique Canada portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

Catalogue

11-003F	Revue statistique du Canada, M., F.
13-002	Comptes des flux financiers - Système des comptes nationaux, T., Bil.
13-547	Revenu, avoir et dette des familles au Canada, 1969, HS., Bil.
13-550	Enquête sur les finances des consommateurs, volume 1, certains comptes rendus, 1970, HS., Bil.
13-551	Enquête sur les finances des consommateurs, volume 2, certains comptes rendus, 1970, HS., Bil.
61-004	Credit à la consommations, M., Bil.
61-006	Institutions financières - Statistique financière, T., Bil.
61-207	Statistique financière des sociétés, A., Bil.
61-208	Statistique fiscale des sociétés, A., Bil.
61-209	Caisses d'épargne et de crédit, A., Bil.
61-513	Liens de parenté entre firmes, 1972, HS., Bil.
63-007	Ventes de véhicules automobiles neufs, M., Bil.
63-013	Le financement des ventes, M., Bil.
63-208	Ventes de véhicules automobiles neufs, A., Bil.

A. Annuel M. Mensuel T. Trimestriel HS. Hors Série

A. Anglais F. Français Bil. Bilingue

Outre les publications énumérées ci-dessus, Statistique Canada publie une grande variété de bulletins statistiques sur la situation économique et social du Canada. On peut se procurer gratuitement un catalogue complet des publications courantes en s'adressant à Statistique Canada, K1A 0T6.

Other Statistics Canada publications relating to Sales Finance Companies and commercial and consumer credit.

Catalogue

11-003 Canadian Statistical Review, M., E.
13-002 Financial Flow Accounts, System of National Accounts, Q., Bil.
13-547 Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, O., Bil.
13-550 Survey of Consumer Finances, Volume I, Selected Reports, 1970, O., Bil.
13-551 Survey of Consumer Finances, Volume II, Selected Reports, 1970, O., Bil.
61-004 Consumer Credit, M., Bil.
61-006 Financial Institutions - Financial Statistics, Q., Bil.
61-207 Corporation Financial Statistics, A., Bil.
61-208 Corporation Taxation Statistics, A., Bil.
61-209 Credit Unions, A., Bil.
61-513 Inter-corporate Ownership, 1972, O., Bil.
63-007 New Motor Vehicle Sales, M., Bil.
63-013 Sales Financing, M., Bil.
63-208 New Motor Vehicle Sales, A., Bil.

A. Annual M. Monthly Q. Quarterly O. Occasional
E. English F. French Bil. Bilingual

In addition to the selected publications listed above, Statistics Canada publishes a wide range of statistical reports on Canadian economic and social affairs. A comprehensive catalogue of all current publications is available free on request from Statistics Canada, Ottawa (Canada), K1A 0V4.

Sales financing

1976

Le financement des ventes

1976

SALES FINANCING

LE FINANCEMENT DES VENTES

1976

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INTRODUCTION

Definition and Coverage

This annual report on sales financing in Canada is based on a survey of businesses engaged in the instalment financing of retail sales of consumer and commercial goods. (A list of these firms, together with a sample of the questionnaire used in this survey, will be found on the back pages of this publication.) The annual report supplements and amends the data published in the Monthly reports on Sales Financing (Catalogue 63-013).

The universe of sales financing companies covered by this report includes independent sales finance companies, the sales financing subsidiary companies of automobile, truck and farm implement manufacturers and consumer loan companies which also finance conditional sales agreements. Not included in the universe, for the purpose of this survey, are acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. The sales financing activity of these captive firms is regarded as being essentially an extension of the merchandising function; consequently, their statistics are included with the accounts receivable reported by department stores and other retailing establishments in the monthly bulletin, Consumer Credit (Catalogue 61-004). At year end 1976, a dozen such companies reported accounts receivable of \$1,353.6 million for purchases of consumer goods, an increase of 9.2% over the 1975 figure of \$1,239.1 million.

Survey Results

The retail instalment financing activity of sales financing companies rallied substantially during 1976 compared with the much slacker performance in this field in the two previous years. Total purchases of finance paper, amounting to \$2,803.7 million, picked up by 7.8% over 1975. Improvements in business were most evident in augmented purchases over the year of \$139.4 million in non-vehicular industrial paper, \$38.6 million in miscellaneous consumer goods' paper and an additional \$35.7 million in total motor vehicle paper. Despite the general pick-up in business, there were some noteworthy reductions in acquisitions at the same time, particularly of new passenger car paper and mobile home and recreational equipment paper. Purchases of the former shrank \$11.5 million over the year and for the latter two classes of paper combined, declined 53.8% from \$31.4 million in 1975 to only \$14.5 million in 1976. After

Définitions et champ de l'enquête

Le présent rapport annuel sur le financement des ventes au Canada se fonde sur une enquête menée auprès d'entreprises qui financent les ventes à tempérament, au détail, de biens de consommation et de biens commerciaux. (La liste de ces entreprises ainsi qu'un exemplaire du questionnaire utilisé pour cette enquête figurent aux dernières pages de la publication.) Ce rapport annuel complète et modifie les données publiées dans les rapports mensuels sur Le financement des ventes (n° 63-013 au catalogue).

L'univers des sociétés de financement des ventes dont il est question ici englobe les sociétés indépendantes de financement des ventes, les sociétés de financement qui sont des filiales de fabricants d'automobiles, de camions et de machines agricoles ainsi que les sociétés de prêts à la consommation qui financent également des ententes de vente sous condition. Sont exclues aux fins de l'enquête les sociétés d'acceptation qui sont les filiales de grandes organisations de vente au détail ou qui traitent exclusivement avec elles. Les opérations de financement des ventes de ces firmes dépendantes sont en effet considérées comme le prolongement d'une activité de vente; par conséquent, les chiffres qui s'y rapportent sont portés aux comptes clients des magasins à rayons et des autres établissements de vente au détail dans la publication mensuelle Crédit à la consommation (n° 61-004 au catalogue). À la fin de l'année 1976, une douzaine de ces sociétés ont déclaré des effets à recevoir d'une valeur de \$1,353.6 millions au titre d'achats de biens de consommation, ce qui représente une augmentation de 9.2 % par rapport aux \$1,239.1 millions déclarés en 1975.

Résultats de l'enquête

On a observé en 1976 un fort revirement au chapitre des opérations des sociétés de financement de ventes au niveau du commerce de détail, par rapport au ralentissement noté pour les deux années précédentes. L'achat d'effets de commerce a totalisé \$2,803.7 millions, en hausse de 7.8 % sur 1975. Le redressement des affaires s'est traduit par une augmentation des achats, de l'ordre de \$139.4 millions pour les biens industriels (sauf les véhicules), de \$38.6 millions pour les biens de consommation et de \$35.7 millions pour les véhicules à moteur. Malgré la reprise générale, on a aussi constaté certaines réductions importantes dans les acquisitions, notamment celles d'effets de voitures de tourisme neuves, qui ont chuté de \$11.5 millions et de maisons mobiles et de matériel de loisirs qui ont diminué de 53.8 %, passant de \$31.4 millions en 1975 à seulement \$14.5 millions en 1976. Après les remboursements de \$2,647.5 millions faits en 1976, en hausse de 10.1 % par rapport au montant de \$2,404.7 millions enregistré

repayments of \$2,647.5 million during 1976, an increase of 10.1% over repayments of \$2,404.7 million in the previous year, balances outstanding held by these companies grew by a further 4.8%, from \$3,235.8 million at year-end 1975 to \$3,392.0 million by the close of 1976.

The following summary table shows the net situation in regard to both purchases and balances for the major classes of sales finance paper over the last three years.

l'année précédente, les créances actives détenues par ces sociétés se sont accrues de 4.8 %, pour passer de \$3,235.8 millions à la fin de 1975 à \$3,392.0 millions à la fin de 1976.

Le bref exposé qui suit indique la situation nette des achats et des créances à l'égard des principaux types d'effets de commerce pendant les trois dernières années.

Summary of Percentage Changes in Sales Financing in Canada - Paper Purchased and Balances Outstanding, by Type of Commodity, 1974-1976

Résumé des variations en pourcentage du financement des ventes au Canada - Des effets de commerce achetés et des créances actives, par genre de marchandises, 1974-1976

Commodity - Marchandises	Paper purchased - Effets de commerce achetés			Balances outstanding - Créances actives		
	1974/1973	1975/1974	1976/1975	1974/1973	1975/1974	1976/1975
	per cent - pourcentage					
All commodities - Total - Toutes marchandises ...	+ 4.7	+ 0.8	+ 7.8	+ 13.4	+ 6.5	+ 4.8
Consumer goods - Biens de consommation	+ 4.4	- 7.6	+ 3.2	+ 1.6	- 1.1	- 1.9
New passenger cars - Voitures particulières neuves	+ 6.5	- 0.4	- 2.1	+ 1.3	+ 3.3	- 1.1
Used passenger cars - Voitures particulières d'occasion	+ 6.9	- 6.7	+ 3.2	+ 1.7	- 0.9	+ 1.4
Other consumer goods - Autres biens de consommation	+ 0.2	- 18.5	+ 12.4	+ 1.9	- 9.1	- 5.4
Commercial and industrial goods - Biens commerciaux et industriels	+ 5.0	+ 7.4	+ 10.8	+ 22.3	+ 11.2	+ 8.5
New commercial vehicles - Véhicules utilitaires neufs	+ 6.8	+ 4.0	+ 3.2	+ 27.0	+ 7.0	+ 7.0
Used commercial vehicles - Véhicules utilitaires d'occasion	+ 7.7	- 0.6	+ 1.9	+ 16.8	+ 12.4	+ 0.1
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) - Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	+ 1.6	+ 15.0	+ 24.4	+ 16.9	+ 17.5	+ 12.2

Motor vehicle financing still accounts for a major segment, close to two thirds of the industry's retail instalment financing business. Purchases of this category of paper covering both new and used passenger cars and commercial vehicles expanded by only 1.4% during 1976, the smallest annual growth rate since the slump in 1971, rising from \$1,721.6 million in 1975 to \$1,745.8 million in the most recent year. By year end 1976, outstanding balances of this paper amounted to \$2,186.5 million, 3.5% higher than the previous year-end balance of \$2,111.7 million. In contrast, balances outstanding for passenger cars financed by the chartered banks grew by 18.8% over this same period and stood at \$4,401 million at year end (Bank of Canada Review).

Le financement des véhicules automobiles demeure l'élément principal du financement des ventes à tempérament au détail et compte pour près des deux tiers de ce secteur. Les achats d'effets de commerce de cette catégorie dont font partie les voitures de tourisme neuves et d'occasion ainsi que les véhicules utilitaires, n'ont augmenté que de 1.4 % en 1976, passant de \$1,721.6 millions en 1975 à \$1,745.8 millions en 1976, ce qui représente le plus petit taux d'accroissement annuel depuis la récession de 1971. À la fin de 1976, les créances actives sur ces effets se chiffraient à \$2,186.5 millions, en hausse de 3.5 % sur l'année précédente (\$2,111.7 millions). En revanche, les créances actives détenues par les banques à charte au chapitre des voitures de tourisme se sont accrues de 18.8 % durant cette même période pour atteindre \$4,401 millions à la fin de l'année. (La Revue de la Banque du Canada).

Table 4 shows the provincial distribution of purchases of several classes of finance paper during 1976 and total balances at year end, with comparable values for several previous years. The general improvement in sales financing activity in all regions of Canada, with the exception of Nova Scotia, is evident from these tables. Contracts written during the year in Nova Scotia for all except miscellaneous consumer goods paper, were substantially reduced from levels in the two previous years. Although sales financing activity in Ontario maintained its preeminent role, overall acquisitions of motor vehicle paper, especially in the passenger car field, were also well below the high levels in the two preceding years. In Manitoba and British Columbia, motor vehicle financing was also affected adversely but the strong spur to business in all provinces (again, except in Nova Scotia) provided by the surge in non-vehicular industrial financing made up for short falls in some other classes of paper in provincial portfolios.

Revisions to the monthly series on motor vehicle financing, published originally in Sales Financing, Catalogue 63-013, are provided in Tables 6 and 7, by type of vehicle and for the current year only. In addition, revised monthly data on total retail installment credit, by main classes of finance paper, are shown in Table 8 (unadjusted) and Table 9 (seasonally adjusted) covering the past 16 years. As noted above, these data supersede the monthly figures published during 1976.

The lease financing business undertaken by sales financing companies is shown in Table 12. Contracts written during the year diminished by a remarkable 35.3% from \$413.5 million in 1975 to \$267.7 million in 1976. The value of motor vehicle leases financed rose 28.9% from \$98.6 million during the prior year to \$127.2 million in 1976. However, other machinery and equipment lease paper, which in earlier years accounted for around three quarters of all lease paper financed, shrank by 55.4% during 1976, from \$314.9 million to just \$140.5 million in the latest year, to comprise only 52.4% of all contracts written. Year-end balances outstanding with the sales financing industry increased in total by 8.9%, from \$875.9 million in 1975 to \$954.3 million in 1976. To indicate the significance of the leasing business to this financial industry it is pertinent to note that in 1976 its holdings of this paper exceeded the aggregate holdings of \$717.4 million in lease contract receivables (an increase of 28.3% over last year's \$559.0 million) of other financial corporations whose principal business is lease financing.

Table 13 shows that sales financing companies purchased \$7,270.5 million of wholesale paper in 1976, a volume 2.7% more than the

Le tableau 4 donne la répartition provinciale des achats de plusieurs catégories d'effets de commerce pour 1976 et le total des créances en fin d'année et établit des comparaisons avec les années précédentes. Il en ressort que le financement des ventes a remonté dans toutes les régions du Canada, exception faite de la Nouvelle-Écosse, où l'on a observé un fléchissement sensible du volume des contrats conclus durant l'année pour tous les effets de biens de consommation, sauf ceux de nature diverse, par rapport aux deux années précédentes. En Ontario, le financement des ventes occupe toujours une place importante, mais là aussi l'achat d'effets de véhicules automobiles, en particulier ceux de voitures de tourisme, a été bien inférieur à celui des deux années antérieures. Au Manitoba et en Colombie-Britannique, le financement des véhicules à moteur a considérablement ralenti, mais la forte reprise des affaires dans toutes les provinces (sauf la Nouvelle-Écosse) attribuable au financement de biens industriels (sauf pour les véhicules) a compensé le recul observé pour d'autres catégories d'effets de commerce dans les provinces.

Les séries mensuelles révisées sur le financement des véhicules automobiles, qui paraissaient auparavant dans la publication n° 63-013, Le financement des ventes, figurent dans les tableaux 6 et 7, par genre de véhicules et pour l'année courante seulement. De plus, des données mensuelles révisées relatives au total du crédit sur les ventes au détail, pour les 16 dernières années, sont données par catégories principales d'effets de commerce dans le tableau 8 (chiffres actuels) et dans le tableau 9 (chiffres désaisonnalisés). Comme nous l'avons mentionné précédemment, ces données remplacent celles qui ont paru en 1976.

Le tableau 12 porte sur le crédit-bail consenti par les sociétés de financement des ventes. Le volume des contrats conclus durant l'année est tombé de 35.3 %, passant de \$413.5 millions en 1975 à \$267.7 millions en 1976. Le financement des baux de véhicules automobiles a progressé de 28.9 %, passant de \$98.6 millions en 1975 à \$127.2 millions en 1976. Cependant, la location d'autres machines et matériel, qui représentaient auparavant presque les trois quarts de ce secteur, s'est contractée de 55.4 % en 1976; la valeur des effets est tombée de \$314.9 millions à seulement \$140.5 millions durant la dernière année et ne représente plus que 52.4 % de tous les contrats conclus. Les créances actives de cette branche se sont accrues de 8.9 % en fin d'année, soit une augmentation de \$875.9 millions en 1975 à \$954.3 millions en 1976. Afin de saisir l'importance du crédit-bail pour ces sociétés financières, il est bon de noter qu'en 1976 leur avoir à ce titre a dépassé la somme des contrats de location (\$717.4 millions, soit 28.3 % de plus que le chiffre de \$559.0 millions de l'an dernier) détenus par l'ensemble des autres sociétés de financement qui s'occupent principalement de crédit-bail.

Le tableau 13 indique que les sociétés de financement des ventes ont acheté en 1976 des effets de commerce de gros pour une valeur de \$7,270.5

preceding year, to finance retail dealers' inventories and at year end held balances of \$1,499.7 million, 5.6% higher than at the close of the previous year.

Accounts receivable due at year end to the industry, against personal cash loans to consumers, comprised \$234.8 million in small loans regulated under the Small Loans Act and \$1,500.2 million for other consumer loans.

Total assets of sales finance and consumer loan companies, including the merchandising acceptance companies mentioned earlier (as at the end of the final quarter of 1976) are reported in the Statistics Canada Quarterly publication, Financial Statistics of Financial Institutions (Catalogue 61-006) as \$11,140.5 million, an increase of 7.7% over the \$10,336.1 million at the close of 1975.

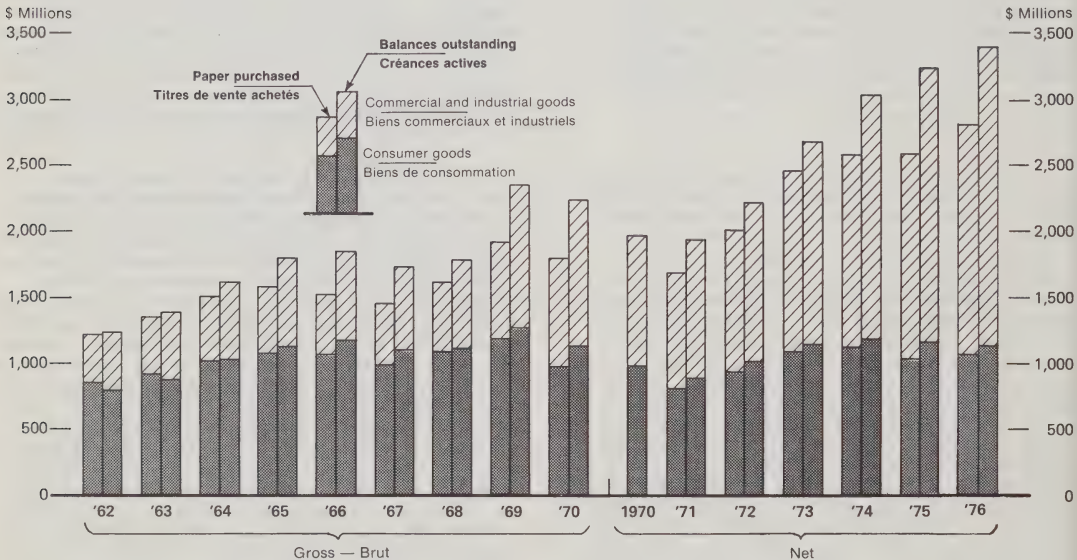
millions, soit 2.7 % de plus que l'année précédente, dans le but de financer les stocks des détaillants et leurs créances se chiffraient à \$1,499.7 millions à la fin de l'année, en hausse de 5.6 % sur l'année précédente.

Les effets à recevoir par cette branche, à la fin de l'année, au chapitre des prêts personnels aux consommateurs, se chiffraient à \$234.8 millions sous forme de petits prêts assujettis à la Loi sur les petits prêts et à \$1,500.2 millions pour d'autres prêts à la consommation.

Au dernier trimestre de 1976, l'actif des sociétés de financement des ventes et des prêts à la consommation, y compris des sociétés d'acceptation mentionnées précédemment, totalisait \$11,140.5 millions selon la publication trimestrielle de Statistique Canada, Statistique financière des institutions financières (n° 61-006 au catalogue). Ce total représentait une augmentation de 7.7 % par rapport à l'actif de \$10,336.1 millions enregistré à la fin de 1975.

Annual Instalment Credit of Sales Financing Companies

Crédit pour achat à tempérament, au détail, sociétés de financement des ventes



Quality of Data

During the past decade there have been three important changes pertaining to the coverage, classification and valuation of these statistics which have affected their historical continuity. In 1970, the coverage of the survey was extended to include the sales financing undertaken by some consumer loan companies. At the same time, it was decided to reclassify new passenger cars from the "consumer goods" category to the "commercial vehicles" category, if they were known to be financed for business purposes, such as for taxis, auto rentals or other commercial fleets. The net effect of these two changes on the balances outstanding as at year end 1969 is shown in the form of adjustments for that year in Table 1; Table 11 shows the number and value of vehicles currently affected by this reclassification. (It should be noted, in this connection, that the original treatment of such vehicles, i.e., as consumer goods, has been restored in Table 5 for purposes of historical continuity in that particular statistical series.)

One further change having a significant impact on these series was made in the 1971 survey year. Commencing that year, all values reported for paper purchases and balances outstanding were altered from a "gross" basis, where values included pre-computed finance and other charges, to a "net" basis, where only the original amount financed was required, excluding all unearned income charges. Year-end estimates for balances outstanding on both a "gross" and "net" basis are shown for 1970 in Table 1. In addition, a table in the text of the 1971 publication shows the effect of this change on the reported values of various categories of finance paper. This revision was made in order to conform with the reporting practices of the other major holders of consumer credit balances, such as the chartered banks, small loan companies, life insurance companies (policy loans), department stores and other retail trade outlets, whose holdings were being reported on a "net" basis.

In this latest year 16 companies, of the 91 listed at the back of this publication as contributing to these statistics, submitted consolidated returns which included 20 other subsidiary or affiliated companies also active in the sales financing or consumer loan business. Reports were not received in time for nine of the firms listed; imputations were made based on their reports for 1975 and on telephone contacts which confirmed the current extent of their sales financing activity. In some instances respondents were unable to provide a detailed provincial breakdown of their business activities in the Atlantic and Prairie provinces. In these cases, the provincial data have been imputed based on the

La qualité des données

Durant la dernière décennie, trois importants changements ayant trait au champ de l'enquête, à la classification et à l'évaluation des statistiques en ont modifié la continuité chronologique. En 1970, on a étendu le champ de l'enquête de façon à inclure le financement des ventes fait par certaines sociétés de prêts à la consommation. On a aussi fait passer de la catégorie des "biens de consommation" à celle des "véhicules utilitaires" les voitures de tourisme neuves qui étaient financées à des fins commerciales: taxis, location de voitures et autres parcs de véhicules commerciaux. L'incidence nette de ces deux modifications sur les créances actives à la fin de 1969, apparaît dans le tableau 1, sous forme de corrections apportées aux chiffres de cette année-là; le tableau 11 donne le nombre et la valeur des véhicules touchés par cette reclassification. (Il faut noter à ce propos que ces véhicules ont été reclassifiés en tant que "biens de consommation" dans le tableau 5 pour maintenir la continuité chronologique de cette série particulière.)

Un autre changement apporté pour l'année 1971 a eu un effet considérable sur cette série. À partir de cette année, toutes les valeurs déclarées pour les achats d'effets de commerce et les créances actives ont été portées d'une base brute où les valeurs comprenaient les frais de financement et autres frais précomptés, à une base nette qui exige seulement le montant du financement initial, les frais constituant un revenu non mérité. Les prévisions de fin d'année pour les créances actives sur les bases brute et nette sont présentées dans le tableau 1 pour l'année 1970. De plus, un tableau de la publication de 1971 dégage les effets de cette modification sur les valeurs déclarées de diverses catégories de titres de financement. Cette révision avait pour but d'établir une correspondance avec les méthodes de déclaration couramment utilisées par les principaux détenteurs de créances à la consommation comme les banques à charte, les sociétés de petits prêts, les compagnies d'assurance (prêts sur polices), les magasins à rayons et d'autres magasins de détail, dont les créances sont déclarées sur une base nette.

L'année dernière, 16 des 91 sociétés déclarantes énumérées à la fin de cette publication ont présenté des bilans cumulés qui comprenaient 20 filiales ou sociétés affiliées qui s'occupent également de financement des ventes ou de prêts à la consommation. Neuf sociétés n'ont pas envoyé leur déclaration à temps; les chiffres ont été empruntés à partir de leurs déclarations de 1975 et on a pu déterminer par téléphone l'étendue actuelle de leurs opérations de financement des ventes. Dans quelques cas, les déclarants se sont vus dans l'impossibilité de présenter une ventilation détaillée de leurs opérations commerciales dans les provinces des Prairies et de l'Atlantique. Pour remédier à cette situation, les données provinciales ont été imputées selon la répartition procentuelle moyenne,

average percentage distribution, by province, for these regions as reported by other firms with a similar volume of business.

Also included in the data are \$388,549 of sales financing, \$546,825 small loans and \$6,452,791 other cash loans shown in the 1976 report of the Superintendent of Insurance for Canada for small loan companies and money-lenders which were not also covered by this survey. Omitted from these data are the \$12.4 million of consumer retail financing and the \$37.6 million of industrial retail financing undertaken by financial corporations classified as Finance Leasing Corporations (Catalogue 61-006). Also excluded from the data is any sales financing which may have been undertaken by some 300 other corporations which are classified to this industry in bureau records. These companies, which had individual assets of less than \$100,000 each and aggregate assets of only \$10.9 million in 1974, are excluded for several reasons. Experience gained in contacting an equal number of companies, also classified to this industry but with individual assets exceeding \$100,000, showed that in a majority of cases their classification as sales finance companies was not correct, their receivables were mostly for real estate transactions, factoring, business financing, etc. and where any retail installment financing was undertaken, it constituted only a very minor portion of the company's total assets. There was also a fairly high rate of "non-response" probably due to "deaths" as the source of these records are data over two years old. In the light of this experience and in line with bureau policy of lightening the response burden on small businesses these smaller corporations were not covered by this survey and the exclusion of their data is not considered to materially affect the substance of this report.

par province, des chiffres déclarés pour ces régions par les entreprises dont le volume des affaires est semblable.

Les données prennent également en compte certains chiffres tirés du rapport de 1976 du Surintendant des assurances du Canada sur les compagnies de petits prêts et les prêteurs d'argent qui n'étaient pas visés par cette enquête: \$388,549 pour le financement des ventes, \$546,825 pour les petits prêts et \$6,452,791 pour d'autres prêts en espèces. Ne sont pas compris dans ces statistiques le financement des biens de consommation au détail (\$12.4 millions) ni le financement des biens industriels au détail (\$37.6 millions) effectués par les sociétés classées comme Sociétés financières de crédit-bail (n° 61-006 au catalogue). Est aussi exclu tout le financement de ventes assuré éventuellement par quelque 300 autres sociétés classées dans cette branche selon les dossiers du Bureau. Ces sociétés, dont l'actif individuel était inférieur à \$100,000 et dont l'actif global ne se chiffrait qu'à \$10.9 millions en 1974, ont été écartées pour plusieurs raisons. On a appris en communiquant avec un nombre égal de sociétés du même secteur, mais dont l'actif individuel dépasse \$100,000, que dans la plupart des cas, elles n'auraient pas dû être classées comme sociétés de financement des ventes; leurs créances concernaient surtout l'immobilier, l'affacturage, le financement des entreprises, etc., le financement des ventes au détail, le cas échéant, ne représentait qu'une mince partie de leur actif total. Le taux de non-réponse a été assez élevé, probablement dû aux disparitions d'entreprises puisque les documents de référence datent de plus de deux ans. À la lumière de cette expérience et conformément aux lignes directrices du Bureau visant à alléger le fardeau de réponse des petites entreprises, les petites sociétés ont été retranchées de l'enquête, sans que la valeur de cette publication en soit sensiblement diminuée.

STATISTICAL TABLES

TABLEAUX STATISTIQUES

TABLE 1. Retail Instalment Credit (Extended and Outstanding) of Sales Financing Companies,
Historical Review, 1952-1976

TABLEAU 1. Cr  dit pour achat    temp  r  ment au d  tail (consenti et    recouvrer), soci  t  s de
financement des ventes, sommaire r  trospectif, 1952-1976

Year — Ann��e	Paper purchased — Effets de commerce achet��s			Balances outstanding (year end) — Cr��ances actives (�� la fin de l'ann��e)		
	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total
thousands of dollars — milliers de dollars						
1952	590,994	227,639	818,633	372,778	167,029	539,807
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817
1969 (adjusted) — (rectifi��)(1) .....	...	...	...	1,266,400	1,097,700	2,364,100
1970 (gross) — (brut)(2)	965,431	836,211	1,801,642	1,136,184	1,112,926	2,249,110
1970 (net)(2) .....	...	...	...	983,214	993,856	1,977,070
1971	805,512	870,151	1,675,663	890,472	1,052,615	1,943,087
1972	941,207	1,076,335	2,017,542	1,024,685	1,203,731	2,228,416
1973	1,080,113	1,383,054	2,463,167	1,150,812	1,528,856	2,679,668
1974	1,127,273	1,452,874	2,580,147	1,168,817	1,870,110	3,038,927
1975	1,041,343	1,560,307	2,601,650	1,155,851	2,079,964	3,235,815
1976	1,074,182	1,729,566	2,803,748	1,134,436	2,257,543	3,391,979

(1) Including consumer loan companies. — Y compris les soci  t  s de pr  ts    la consommation.

(2) Discontinuity in series; see introductory text. — Solution de continuit  ; voir l'expos   du d  but.

TABLE 2. Retail Instalment Credit (Extended and Outstanding) of Sales Financing Companies,
by Type of Commodity, 1974-1976

TABLEAU 2. Cr dit pour achat   temp r ment au d tail (consenti et   recouvrer), soci t s de financement des ventes,
par genre de marchandises, 1974-1976

Type of credit (commodity) — Genre de crédit (marchandises)	Paper purchased — Effets de commerce achetés				Balances outstanding (year end) — Créances actives (à la fin de l'année)			
	Amount — Montant			Percentage change 1976/1975 Variation procen- tuelle	Amount — Montant			Percentage change 1976/1975 Variation procen- tuelle
	1974	1975	1976	1974	1975	1976		
	thousands of dollars — milliers de dollars				thousands of dollars — milliers de dollars			
All commodities — Total — Toutes marchandises ...	2,580,147	2,601,650	2,803,748	+ 7.8	3,038,927	3,235,815	3,391,979	+ 4.8
Consumer goods — Biens de consommation	1,127,273	1,041,343	1,074,182	+ 3.2	1,168,817	1,155,851	1,134,436	— 1.9
New passenger cars — Voitu- res particulières neuves	548,246	545,988	534,510	— 2.1	616,968	637,585	630,408	— 1.1
Used passenger cars — Voi- tures particulières d'oc- casione	199,028	185,678	191,535	+ 3.2	203,068	201,167	204,060	+ 1.4
Television, radios and record players — Télévi- seurs, radios et tourne- disques	38,731	43,322	45,149	+ 4.2	27,143	29,163	31,448	+ 7.8
Electrical and gas house- hold appliances — Appa- reils ménagers au gaz et à l'électricité	60,328	56,808	67,936	+ 19.6	40,815	40,706	46,915	+ 15.3
Furniture and home fur- nishings — Meubles et articles d'ameublement ..	79,200	62,662	61,671	— 1.6	54,548	46,315	46,318	--
Home improvement goods — Biens pour améliorations aux habitations	7,412	5,479	6,192	+ 13.0	7,485	6,464	5,091	— 21.2
Mobile homes — Maisons mobiles	24,347	8,906	4,641	— 47.9	108,867	97,713	68,886	— 29.5
Recreational equipment — Matériel de loisirs	30,342	22,521	9,904	— 56.0	29,060	22,281	17,285	— 22.4
All other consumer goods — Tous autres biens de con- sommation	139,639	109,979	152,644	+ 38.8	80,863	74,457	84,026	+ 12.8
Commercial and industrial goods — Biens commerciaux et industriels	1,452,874	1,560,307	1,729,566	+ 10.8	1,870,110	2,079,964	2,257,543	+ 8.5
New commercial vehicles — Véhicules utilitaires neufs	837,531	871,124	898,750	+ 3.2	1,049,045	1,122,008	1,200,879	+ 7.0
Used commercial vehicles — Véhicules utilitaires d'occasion	119,562	118,793	120,999	+ 1.9	134,308	150,917	151,075	+ 0.1
Highway and general con- struction equipment — Matériel de construction routi�re et de construc- tion g�n�rale	202,748	243,157	244,079	+ 0.4	265,382	327,913	341,922	+ 4.3
Farm machinery and equip- ment — Machines et mat�- riel agricoles	90,600	139,560	238,984	+ 71.2	107,328	153,059	241,236	+ 57.6
All other commercial goods — Tous autres biens commerciaux	202,433	187,673	226,754	+ 20.8	314,047	326,067	322,431	— 1.1

TABLE 3. Percentage Distribution of Paper Purchases and Balances Outstanding of Sales Financing Companies, by Type of Commodity, Selected Years

TABLEAU 3. Répartition en pourcentage des effets de commerce achetés et des créances actives, des sociétés de financement des ventes, par genre de marchandises, pour certaines années

Type of credit (commodity) — Genre de crédit (marchandises)	1955	1960	1965	1970	1973	1974	1975	1976
Paper purchased during year — Effets de commerce achetés au cours de l'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods — Biens de consommation	77.9	70.6	67.7	53.6	43.9	43.7	40.0	38.3
Passenger cars — Voitures particulières ...	61.9	54.4	55.5	34.2	28.5	29.0	28.1	25.9
Other consumer goods — Tous autres biens de consommation	16.0	16.2	12.2	19.4	15.4	14.7	11.9	12.4
Commercial and industrial goods — Biens commerciaux et industriels	22.1	29.4	32.3	46.4	56.1	56.3	60.0	61.7
Commercial vehicles — Véhicules utilitaires	12.3	12.4	11.5	26.8	36.3	37.1	38.1	36.4
All other commercial and industrial goods — Tous autres biens commerciaux et industriels	9.8	17.0	20.8	19.6	19.8	19.2	21.9	25.3
Balances outstanding at year end — Créances actives en fin d'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods — Biens de consommation	76.0	67.8	63.0	50.5	43.0	38.5	35.7	33.4
Passenger cars — Voitures particulières ...	60.6	51.1	50.2	33.9	30.2	27.0	25.9	24.6
Other consumer goods — Tous autres biens de consommation	15.4	16.7	12.8	16.6	12.8	11.5	9.8	8.8
Commercial and industrial goods — Biens commerciaux et industriels	24.0	32.2	37.0	49.5	57.0	61.5	64.3	66.6
Commercial vehicles — Véhicules utilitaires	13.2	12.3	12.0	26.0	35.1	38.9	39.3	39.9
All other commercial and industrial goods — Tous autres biens commerciaux et industriels	10.8	19.9	25.0	23.5	21.9	22.6	25.0	26.7

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding, by Province, 1969-1976

TABLÉAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives, par province, 1969-1976

Province	1976/75(1)	1976	1975	1974	1973	1972	1971	1970	1969
	%	thousands of dollars - milliers de dollars							
		Retail paper purchased - Total - Effets de commerce au détail achetés							
CANADA	+ 7.8	2,803,748	2,601,650	2,580,147	2,463,167	2,017,542	1,675,663	1,801,642	1,933,519
Newfoundland - Terre-Neuve	+ 1.6	53,435	52,615	46,907	38,046	22,060	17,723	16,947	18,437
Prince Edward Island - Île-du-Prince-Édouard ..	+ 20.1	8,926	7,434	6,216	5,546	3,448	3,564	4,070	4,937
Nova-Scotia - Nouvelle- Écosse	- 12.6	77,785	88,965	84,039	70,685	70,553	57,962	63,996	54,879
New Brunswick - Nouveau- Brunswick	+ 14.6	70,059	61,108	65,316	65,879	43,268	34,482	36,152	43,292
Québec	+ 3.3	750,036	725,892	719,967	701,623	589,047	492,148	505,785	525,318
Ontario	+ 2.4	875,481	854,975	873,886	836,351	665,935	567,376	639,230	637,934
Manitoba	+ 9.1	108,868	99,825	94,371	77,940	77,154	64,204	70,233	72,032
Saskatchewan	+ 51.2	151,278	100,038	84,006	74,936	61,335	51,835	64,993	85,030
Alberta	+ 22.5	413,931	337,872	296,258	259,836	215,076	180,318	189,451	231,883
British Columbia(2) - Colombie-Britannique(2)	+ 7.7	293,949	272,926	309,181	332,325	269,666	206,051	210,785	259,777
		New and used passenger cars - Voitures particulières neuves et d'occasion							
CANADA	- 0.8	726,045	731,666	747,274	700,781	623,658	536,406	617,217	941,245
Newfoundland - Terre-Neuve	+ 2.4	11,054	10,798	12,213	10,054	6,620	4,977	5,218	9,010
Prince Edward Island - Île-du-Prince-Édouard ..	+ 34.9	1,828	1,355	1,609	1,551	769	688	1,060	1,741
Nova Scotia - Nouvelle- Écosse	- 18.2	16,301	19,922	19,036	17,370	20,743	18,103	20,122	22,293
New Brunswick - Nouveau- Brunswick	+ 6.7	16,764	15,704	16,991	16,354	10,956	9,400	9,586	19,658
Québec	+ 1.4	280,366	276,589	286,091	266,856	244,871	210,672	233,063	310,697
Ontario	- 8.7	204,085	223,580	229,899	227,809	198,624	169,617	203,154	349,393
Manitoba	- 1.7	26,798	27,268	27,525	24,047	22,073	19,923	23,295	32,040
Saskatchewan	+ 17.5	25,087	21,346	20,044	17,895	16,673	14,313	14,995	25,716
Alberta	+ 15.7	86,594	74,863	64,082	55,224	49,068	43,850	51,732	77,187
British Columbia(2) - Colombie-Britannique(2)	- 5.1	57,168	60,241	69,784	63,621	53,261	44,863	54,992	93,510
		New passenger cars - Voitures particulières neuves							
CANADA	- 2.1	534,510	545,988	548,246	514,597	445,057	359,467	402,346	659,552
Atlantic provinces - Pro- vinces de l'Atlantique	- 7.3	31,606	34,095	36,028	32,840	27,901	22,003	22,265	34,340
Québec	+ 1.0	221,129	218,990	222,751	208,689	186,438	151,954	164,823	224,620
Ontario	- 10.3	148,248	165,330	165,242	164,747	138,707	111,509	129,829	249,706
Manitoba	- 4.6	18,134	19,017	19,063	16,464	14,252	12,205	13,787	21,089
Saskatchewan	+ 16.3	16,731	14,386	12,978	11,775	10,568	8,658	8,701	15,744
Alberta	+ 13.5	60,906	53,680	45,070	37,601	32,623	27,037	31,123	52,011
British Columbia(2) - Colombie-Britannique(2)	- 6.7	37,756	40,490	47,114	42,481	34,568	26,101	31,818	62,042
		Used passenger cars - Voitures particulières d'occasion							
CANADA	+ 3.2	191,535	185,678	199,028	186,184	178,601	167,939	214,871	281,693
Atlantic provinces - Pro- vinces de l'Atlantique	+ 4.8	14,341	13,684	13,821	12,489	11,187	11,165	13,721	18,362
Québec	+ 2.8	59,237	57,599	63,340	58,167	58,433	58,718	68,240	86,078
Ontario	- 4.1	55,837	58,250	64,657	63,062	59,917	58,108	73,325	99,687
Manitoba	+ 5.0	8,664	8,251	8,462	7,583	7,821	7,718	9,508	10,951
Saskatchewan	+ 20.1	8,356	6,960	7,066	6,120	6,105	5,655	6,294	9,972
Alberta	+ 21.3	25,688	21,183	19,012	17,623	16,445	16,813	20,609	25,176
British Columbia(2) - Colombie Britannique(2)	- 1.7	19,412	19,751	22,670	21,140	18,693	18,762	23,174	31,467

See footnote(s) at end of table. - Voir note(s) à la fin du tableau.

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding,
by Province, 1969-1976 - Continued

TABLEAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives,
par province, 1969-1976 - suite

Province	1976/75(1)	1976	1975	1974	1973	1972	1971	1970	1969
	%	thousands of dollars - milliers de dollars							
		All other consumer goods - Tous autres biens de consommation							
CANADA	+ 12.4	348,136	309,677	379,999	379,332	317,549	269,106	348,214	240,047
Newfoundland - Terre-Neuve	+ 10.8	18,995	17,138	13,933	11,132	6,814	3,166	4,097	1,954
Prince Edward Island - Île-du-Prince-Édouard ..	+ 2.7	1,462	1,423	990	939	596	612	783	471
Nova Scotia - Nouvelle- Écosse	+ 10.6	17,609	15,923	17,807	16,216	14,419	12,747	15,181	11,225
New Brunswick - Nouveau- Brunswick	+ 36.6	14,016	10,257	12,247	9,827	6,833	4,808	6,915	6,070
Québec	+ 3.4	77,235	74,676	97,710	98,978	83,124	68,018	84,424	60,633
Ontario	+ 18.8	133,023	111,932	131,913	127,907	101,800	99,370	147,625	68,678
Manitoba	- 8.7	9,754	10,684	11,542	8,772	7,487	8,491	10,965	9,143
Saskatchewan	+ 21.5	10,878	8,956	8,779	8,413	7,319	5,746	8,190	11,802
Alberta	+ 5.8	36,748	34,734	41,162	43,829	36,632	28,225	33,827	35,076
British Columbia(2) - Colombie-Britannique(2)	+ 18.6	28,416	23,954	43,916	53,319	52,525	37,923	36,207	34,995
		New and used commercial vehicles - Véhicules utilitaires, neufs et d'occasion							
CANADA	+ 3.0	1,019,749	989,917	957,093	895,286	669,939	529,490	484,034	323,960
Newfoundland - Terre-Neuve	- 11.7	12,909	14,614	13,567	11,780	5,799	6,611	4,732	4,337
Prince Edward Island - Île-du-Prince-Édouard ..	- 26.5	1,733	2,358	1,722	1,273	303	534	483	854
Nova Scotia - Nouvelle- Écosse	- 21.6	25,033	31,909	27,371	20,400	19,393	14,684	16,355	10,062
New Brunswick - Nouveau- Brunswick	+ 20.0	22,350	18,619	19,775	21,803	14,678	12,270	11,854	10,944
Québec	+ 6.2	251,704	237,026	221,597	231,697	178,169	133,233	112,437	71,427
Ontario	- 0.3	352,466	353,648	361,299	338,455	245,177	200,707	177,174	100,879
Manitoba	- 2.4	39,873	40,836	36,765	30,419	23,491	18,767	19,415	11,314
Saskatchewan	+ 10.3	34,732	31,490	25,738	20,251	15,046	14,080	15,857	12,988
Alberta	+ 14.5	153,164	133,755	116,513	92,692	71,400	59,339	55,096	48,709
British Columbia(2) - Colombie-Britannique(2)	+ 0.1	125,785	125,662	132,746	126,516	96,483	69,265	70,631	52,446
		New commercial vehicles - Véhicules utilitaires neufs							
CANADA	+ 3.2	898,750	871,124	837,531	784,271	576,397	454,937	407,626	250,776
Atlantic provinces - Pro- vinces de l'Atlantique	- 9.1	52,182	57,376	54,751	48,411	35,193	28,586	27,910	20,943
Québec	+ 7.9	228,254	211,489	197,440	209,435	156,161	117,884	97,039	56,958
Ontario	- 1.0	324,738	327,993	331,674	307,195	218,907	179,800	155,005	81,241
Manitoba	- 3.6	34,192	35,449	31,418	26,044	19,229	15,549	15,711	7,479
Saskatchewan	+ 8.4	26,749	24,683	19,060	14,777	10,810	10,325	11,018	8,298
Alberta	+ 16.8	127,219	108,944	94,897	75,973	58,049	47,730	43,116	35,813
British Columbia(2) - Colombie-Britannique(2)	+ 0.2	105,416	105,190	108,291	102,436	78,048	55,063	57,827	40,044

See footnote(s) at end of table. - Voir note(s) à la fin du tableau.

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding, by Province, 1969-1976 - Concluded

TABLEAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives, par province, 1969-1976 - fin

Province	1976/75(1)	1976	1975	1974	1973	1972	1971	1970	1969
	%	thousands of dollars - milliers de dollars							
		Used commercial vehicles - Véhicules utilitaires d'occasion							
CANADA	+ 1.9	120,999	118,793	119,562	111,015	93,542	74,553	76,408	73,184
Atlantic provinces - Provinces de l'Atlantique	- 2.8	9,843	10,124	7,684	6,845	4,980	5,513	5,514	5,255
Québec	- 8.2	23,450	25,537	24,157	22,262	22,008	15,349	15,398	14,468
Ontario	+ 8.1	27,728	25,655	29,625	31,260	26,270	20,907	22,169	19,638
Manitoba	+ 5.5	5,681	5,387	5,347	4,375	4,262	3,218	3,704	3,834
Saskatchewan	+ 17.3	7,983	6,807	6,678	5,474	4,236	3,755	4,839	4,691
Alberta	+ 4.6	25,945	24,811	21,616	16,719	13,351	11,609	11,980	12,896
British Columbia(2) - Colombie-Britannique(2)	- 0.5	20,369	20,472	24,455	24,080	18,435	14,202	12,804	12,402
		All other industrial and commercial goods - Tous autres biens commerciaux et industriels							
CANADA	+ 24.4	709,817	570,390	495,781	487,767	406,396	340,661	352,177	428,267
Newfoundland - Terre-Neuve	+ 4.1	10,476	10,065	7,194	5,081	2,826	2,969	2,901	3,137
Prince Edward Island - Île-du-Prince-Édouard ..	+ 69.8	3,902	2,298	1,895	1,783	1,780	1,731	1,744	1,870
Nova Scotia - Nouvelle-Écosse	- 11.2	18,841	21,211	19,825	16,699	15,998	12,428	12,339	11,299
New Brunswick - Nouveau-Brunswick	+ 2.4	16,929	16,528	16,303	17,895	10,802	8,003	7,797	6,620
Québec	+ 2.3	140,733	137,601	114,569	104,092	82,883	80,224	75,860	82,561
Ontario	+ 12.1	185,907	165,815	150,775	142,180	120,334	97,682	111,276	118,984
Manitoba	+ 54.2	32,443	21,037	18,539	14,702	24,104	17,023	16,558	19,535
Saskatchewan	+ 110.7	80,582	38,246	29,445	28,377	22,297	17,696	25,951	34,524
Alberta	+ 45.4	137,424	94,520	74,501	68,090	57,976	48,905	48,795	70,910
British Columbia(2) - Colombie-Britannique(2)	+ 30.9	82,580	63,069	62,735	88,869	67,396	54,000	48,956	78,827
		Total balances outstanding - Total créances actives							
CANADA	+ 4.8	3,391,979	3,235,815	3,038,927	2,679,668	2,228,416	1,943,087	2,249,110	2,180,817
Newfoundland - Terre-Neuve	- 6.2	59,353	63,274	52,196	37,837	22,934	19,684	19,133	20,502
Prince Edward Island - Île-du-Prince-Édouard ..	+ 48.7	10,526	7,078	7,242	6,050	4,476	4,760	5,585	6,052
Nova Scotia - Nouvelle-Écosse	- 8.0	97,801	106,249	96,398	80,422	80,284	67,037	79,948	63,693
New Brunswick - Nouveau-Brunswick	+ 6.8	83,528	78,206	74,768	70,882	49,649	40,581	49,461	54,431
Québec	+ 1.7	948,927	933,094	858,927	774,364	661,065	589,138	625,054	609,948
Ontario	+ 1.2	1,045,861	1,033,430	1,011,544	907,284	734,774	648,178	752,798	696,000
Manitoba	+ 9.5	127,514	116,495	106,613	82,693	83,805	76,461	84,225	82,333
Saskatchewan	+ 32.6	161,953	122,148	95,536	74,227	65,356	58,295	83,739	98,993
Alberta	+ 17.3	488,076	416,025	355,871	286,377	231,129	199,690	254,376	267,707
British Columbia(2) - Colombie-Britannique(2)	+ 2.4	368,440	359,816	379,832	359,532	294,944	239,262	294,791	281,158

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 5. Sales and Financing of Motor Vehicles in Canada - Instalment Credit Extended
by Sales Financing Companies, Historical Review, 1951-1976

No.	Year — Année	New passenger cars — Voitures particulières neuves						Used passenger cars — Voitures particulières d'occasion	
		Number sold(1) — Nombre vendu(1)	Number financed(2) — Nombre financé(2)	Percentage financed — Proportion financée	Value of sales(1) — Valeur des ventes(1)	Amount financed(2) — Montant financé(2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé
					thousands of dollars — milliers de dollars				thousands of dollars — milliers de dollars
1	1951	275,686	81,726	29.6	683,183	110,146	16.1	239,140	138,775
2	1952	292,095	124,879	42.8	725,168	194,422	26.8	375,825	283,069
3	1953	359,172	146,431	40.8	899,726	252,160	28.0	382,106	320,321
4	1954	310,546	126,099	40.6	797,554	230,900	29.0	325,953	269,144
5	1955	386,962	156,191	40.4	1,023,351	305,069	29.8	355,638	294,508
6	1956	408,233	190,109	46.6	1,128,640	408,993	36.2	382,026	337,154
7	1957	382,023	171,904	45.0	1,087,620	385,043	35.4	365,883	344,799
8	1958	376,723	147,402	39.1	1,110,724	335,827	30.2	339,414	333,011
9	1959	425,038	158,022	37.2	1,240,961	371,392	29.9	315,898	322,746
10	1960	447,771	164,335	36.7	1,289,073	377,851	29.3	291,560	298,415
11	1961	437,319	141,234	32.3	1,290,026	330,199	25.6	248,728	250,366
12	1962	502,565	154,561	30.8	1,482,407	380,879	25.7	248,186	264,924
13	1963	557,787	168,161	30.1	1,716,121	442,186	25.8	247,449	287,875
14	1964	616,759	186,361	30.2	1,936,258	511,367	26.4	250,333	318,565
15	1965	708,716	199,587	28.2	2,267,314	562,630	24.8	225,553	312,810
16	1966	694,820	198,261	28.5	2,274,083	570,542	25.1	209,162	297,593
17	1967	679,435	174,270	25.6	2,210,309	529,850	24.0	184,409	270,785
18	1968	741,915	189,552	25.5	2,481,141	602,530	24.3	186,323	287,920
19	1969	760,803	201,178	26.4	2,603,835	659,552	25.3	176,196	281,693
20	1970	640,360	167,623	26.2	2,158,543	558,802	25.9	135,143	214,871
21	1971	780,762	167,749	21.5	2,737,516	548,126	20.0	116,627	176,939
22	1972	858,959	198,463	23.1	3,170,305	650,465	20.5	116,238	178,601
23	1973	970,828	226,224	23.3	3,835,173	818,133	21.3	106,662	186,184
24	1974	942,797	214,358	22.7	4,016,879	850,811	21.2	99,752	199,028
25	1975	989,280	198,535	20.1	5,018,402	922,519	18.4	80,794	185,678
26	1976	946,488	185,482	19.6	5,241,970	927,859	17.7	75,878	191,535

(1) Source: New Motor Vehicle Sales (Catalogue 63-208).

(2) All vehicles whose principal function is to carry passengers, including those used for commercial purposes, are classified as "passenger cars" for the purpose of this table.

TABLEAU 5. Ventes et financement des véhicules automobiles au Canada - Crédit pour achat à tempérament
consenti par les sociétés de financement des ventes, sommaire rétrospectif, 1951-1956

New commercial vehicles — Véhicules utilitaires neufs						Used commercial vehicles — Véhicules utilitaires d'occasion		Total, new and used vehicles — Total, véhicules neufs et d'occasion		N ^o
Number sold(1) — Nombre vendu(1)	Number financed(2) — Nombre financé(2)	Percentage financed — Proportion financée	Value of sales(1) — Valeur des ventes(1)	Amount financed(2) — Montant financé(2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé	Number financed — Nombre financé	Amount financed — Montant financé	
			thousands of dollars — milliers de dollars				thousands of dollars — milliers de dollars		thousands of dollars — milliers de dollars	
109,962	44,529	40.5	266,977	81,057	30.4	58,435	46,693	423,830	376,671	1
108,682	47,708	43.9	278,495	98,032	35.2	71,942	64,166	620,354	639,689	2
103,354	42,621	41.2	262,745	90,087	34.3	69,354	62,977	640,512	725,545	3
72,082	28,005	38.9	191,964	61,359	32.0	58,671	50,243	538,728	611,646	4
78,716	28,936	36.8	232,539	70,928	30.5	58,565	48,823	599,330	719,328	5
91,688	34,796	38.0	326,735	111,951	34.3	56,818	52,735	663,749	910,833	6
76,276	29,116	38.2	281,311	95,056	33.8	48,348	53,624	615,251	878,522	7
68,046	21,119	31.0	254,742	70,280	27.6	42,432	47,432	550,367	786,550	8
77,588	25,453	32.8	299,207	94,707	31.7	41,975	59,457	541,348	848,302	9
75,417	24,864	33.0	285,754	97,506	34.1	39,752	56,634	520,511	830,406	10
74,160	22,177	29.9	261,382	86,760	33.2	32,714	47,000	444,853	714,325	11
82,645	23,762	28.8	300,509	94,454	31.4	31,392	48,771	457,901	789,028	12
97,202	27,143	27.9	345,918	108,152	31.3	30,651	50,750	473,404	888,963	13
109,120	28,934	26.5	401,544	123,458	30.7	29,441	51,240	495,069	1,004,630	14
122,279	30,213	24.7	472,015	129,181	27.4	26,736	51,349	482,089	1,055,970	15
132,611	33,648	25.4	550,508	146,485	26.6	26,100	51,018	467,171	1,065,638	16
135,872	32,449	23.9	588,057	149,152	25.4	24,353	50,551	415,481	1,000,338	17
147,538	37,665	25.5	634,648	171,298	27.0	25,001	55,936	438,541	1,117,684	18
156,702	43,721	27.9	719,044	250,776	34.9	27,108	73,184	448,203	1,265,205	19
133,881	34,505	25.8	653,787	251,170	38.4	25,046	76,408	362,317	1,101,251	20
159,570	36,976	23.2	815,535	266,278	32.7	23,074	74,553	344,426	1,065,896	21
206,662	45,357	21.9	1,142,754	370,989	32.5	22,807	93,542	382,865	1,293,597	22
255,870	55,793	21.8	1,535,201	480,735	31.3	23,518	111,015	412,197	1,596,067	23
306,507	63,570	20.7	1,900,106	534,966	28.2	24,123	119,562	401,803	1,704,367	24
327,349	59,031	18.0	2,242,606	461,000	20.6	22,801	118,793	361,161	1,721,583	25
344,975	59,152	17.1	2,512,118	505,401	20.1	22,940	120,999	343,452	1,745,794	26

(1) Source: Ventes de véhicules automobiles neufs (n^o 63-208 au catalogue).

(2) Tous les véhicules dont la fonction principale est de transporter les passagers et comprenant, entre autres, les véhicules utilisés à des fins commerciales, sont classés avec les "voitures particulières" dans le but de ce tableau.

TABLE 6. Number of Motor Vehicles Financed by Sales Financing Companies,
by Province and by Month, 1976

TABLEAU 6. Nombre de véhicules automobiles financés par les sociétés de financement des ventes,
par province et par mois, 1976

Month - Mois	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) - Colombie- Britannique(1)
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	115,740	7,116	48,697	32,694	3,825	3,347	12,371	7,690
January - Janvier	7,211	434	2,469	2,420	264	225	832	567
February - Février	7,002	532	2,777	1,872	248	177	861	535
March - Mars	9,444	636	4,121	2,372	331	253	1,051	680
April - Avril	12,211	878	5,728	3,090	381	312	1,153	669
May - Mai	11,701	719	5,375	3,194	375	298	1,097	643
June - Juin	12,685	783	5,544	3,544	413	354	1,359	688
July - Juillet	11,123	599	5,074	2,962	305	327	1,157	699
August - Août	9,653	582	4,052	2,715	336	281	1,046	641
September - Septembre	7,998	473	3,162	2,269	240	285	977	592
October - Octobre	10,474	588	4,291	2,994	375	345	1,109	772
November - Novembre	8,611	507	3,250	2,758	260	257	892	687
December - Décembre	7,627	385	2,854	2,504	297	233	837	517
New commercial vehicles(2) - Véhicules utilitaires neufs(2)								
Annual - Total - Annuel	128,894	7,740	32,288	48,142	4,670	3,552	17,319	15,183
January - Janvier	9,757	805	2,076	3,908	318	209	1,161	1,281
February - Février	9,461	590	2,574	3,589	279	218	1,243	968
March - Mars	12,593	700	3,003	4,740	385	276	1,491	1,997
April - Avril	13,791	884	3,484	5,141	490	386	1,920	1,486
May - Mai	14,205	916	3,737	5,042	625	377	1,848	1,660
June - Juin	15,042	935	3,478	5,873	550	373	2,130	1,702
July - Juillet	11,265	608	3,141	3,958	341	288	1,542	1,388
August - Août	7,721	507	1,968	2,546	358	286	1,125	930
September - Septembre	6,290	387	1,584	2,115	274	253	948	729
October - Octobre	8,881	476	2,213	3,281	327	341	1,324	920
November - Novembre	9,989	471	2,564	3,945	420	308	1,285	996
December - Décembre	9,899	461	2,466	4,004	303	237	1,302	1,126
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	75,878	6,360	24,115	20,540	3,433	3,642	10,360	7,428
January - Janvier	4,993	426	1,501	1,434	221	244	696	471
February - Février	5,645	430	1,752	1,559	260	282	829	533
March - Mars	6,912	606	2,340	1,816	310	261	940	639
April - Avril	7,793	706	2,771	2,028	342	337	1,001	608
May - Mai	7,535	644	2,527	2,111	359	317	899	678
June - Juin	8,149	748	2,603	2,227	370	378	1,061	762
July - Juillet	6,950	572	2,262	1,801	311	343	954	707
August - Août	6,503	533	2,038	1,774	296	325	851	686
September - Septembre	5,622	457	1,671	1,425	284	297	834	654
October - Octobre	5,547	459	1,629	1,432	260	284	862	621
November - Novembre	5,585	423	1,655	1,616	229	303	789	570
December - Décembre	4,644	356	1,366	1,317	191	271	644	499
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	22,940	1,947	3,962	4,771	1,173	2,050	5,502	3,535
January - Janvier	1,457	113	228	329	84	131	340	232
February - Février	1,659	133	297	380	80	123	433	213
March - Mars	2,035	205	317	491	96	162	495	269
April - Avril	2,290	224	398	501	109	190	557	311
May - Mai	2,244	179	406	456	114	215	544	330
June - Juin	2,397	211	419	464	139	231	507	426
July - Juillet	1,796	141	317	344	86	184	434	290
August - Août	1,806	151	286	370	105	166	449	279
September - Septembre	1,851	159	337	345	87	162	445	316
October - Octobre	1,927	161	334	388	94	176	468	306
November - Novembre	1,934	152	351	396	99	164	446	326
December - Décembre	1,544	118	272	307	80	146	384	237

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

(2) Includes passenger cars used for business purposes. - Y compris les voitures particulières utilisés à des fins commerciales.

TABLE 7. Amount of Motor Vehicle Financing by Sales Financing Companies, by Province and by Month, 1976

TABLEAU 7. Montant du financement de véhicules automobiles par les sociétés de financement des ventes, par province et par mois, 1976

Month - Mois	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia(1) - Colombie-Britannique(1)
thousands of dollars - milliers de dollars								
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	534,510	31,606	221,129	148,248	18,134	16,731	60,906	37,756
January - Janvier	33,140	1,917	11,091	10,939	1,231	1,108	4,184	2,670
February - Février	31,322	2,172	12,356	8,124	1,141	884	4,079	2,566
March - Mars	43,723	2,796	19,067	10,450	1,540	1,323	5,298	3,249
April - Avril	56,230	3,948	26,226	13,513	1,851	1,502	5,857	3,333
May - Mai	53,344	3,164	24,233	13,989	1,792	1,521	5,426	3,219
June - Juin	58,155	3,582	25,236	15,753	1,890	1,724	6,567	3,403
July - Juillet	51,313	2,689	22,977	13,570	1,377	1,700	5,571	3,429
August - Août	44,204	2,577	17,941	12,493	1,533	1,396	5,103	3,161
September - Septembre	36,453	2,139	13,847	10,318	1,152	1,365	4,768	2,864
October - Octobre	49,282	2,621	19,802	14,095	1,817	1,716	5,371	3,860
November - Novembre	40,623	2,256	15,080	12,935	1,307	1,266	4,381	3,398
December - Décembre	36,721	1,745	13,273	12,069	1,503	1,226	4,301	2,604
New commercial vehicles(2) - Véhicules utilitaires neufs(2)								
Annual - Total - Annuel	898,750	52,182	228,254	324,738	34,192	26,749	127,219	105,416
January - Janvier	64,890	4,644	14,664	26,454	2,270	1,566	7,688	7,604
February - Février	63,182	3,640	17,656	23,420	1,803	1,641	8,366	6,656
March - Mars	83,224	4,333	20,667	31,032	2,939	1,964	10,249	12,040
April - Avril	92,931	5,920	23,562	34,086	3,459	2,881	12,894	10,129
May - Mai	97,065	6,854	25,258	33,066	4,192	2,897	13,743	11,055
June - Juin	101,199	6,088	23,591	37,867	4,176	2,770	15,016	11,691
July - Juillet	79,809	4,453	22,083	27,412	3,136	2,159	11,150	9,416
August - Août	60,486	3,808	17,304	18,609	2,692	2,073	9,092	6,908
September - Septembre	48,622	2,795	12,294	15,306	2,033	2,140	7,986	6,068
October - Octobre	66,418	3,136	15,828	24,572	2,357	2,392	10,415	7,718
November - Novembre	70,372	3,172	18,365	25,571	2,961	2,507	10,421	7,375
December - Décembre	70,552	3,339	16,982	27,343	2,174	1,759	10,199	8,756
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	191,535	14,341	59,237	55,837	8,664	8,356	25,688	19,412
January - Janvier	12,526	998	3,608	3,917	554	544	1,659	1,246
February - Février	14,327	1,014	4,153	4,183	691	638	2,202	1,446
March - Mars	17,487	1,425	5,708	4,907	806	626	2,330	1,685
April - Avril	19,805	1,600	6,846	5,456	894	824	2,521	1,664
May - Mai	18,732	1,403	6,202	5,580	929	733	2,192	1,693
June - Juin	20,226	1,637	6,353	5,939	911	888	2,510	1,988
July - Juillet	17,410	1,307	5,530	4,912	769	818	2,263	1,811
August - Août	15,993	1,202	4,847	4,794	691	752	2,006	1,701
September - Septembre	13,388	994	3,849	3,727	661	585	1,971	1,601
October - Octobre	14,366	1,052	4,224	3,943	641	647	2,236	1,623
November - Novembre	14,825	911	4,400	4,636	579	639	2,100	1,560
December - Décembre	12,450	798	3,517	3,843	538	662	1,698	1,394
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	120,999	9,843	23,450	27,728	5,681	7,983	25,945	20,369
January - Janvier	8,022	625	1,315	2,000	413	601	1,596	1,472
February - Février	8,809	524	1,896	2,128	402	549	1,923	1,387
March - Mars	10,672	957	2,024	2,578	484	692	2,248	1,689
April - Avril	12,039	923	2,246	2,806	552	723	2,795	1,994
May - Mai	12,052	1,197	2,402	2,599	518	793	2,741	1,802
June - Juin	12,451	1,155	2,491	2,695	539	853	2,187	2,531
July - Juillet	9,123	646	1,765	2,161	431	668	2,045	1,407
August - Août	9,607	967	1,770	2,082	705	676	1,953	1,454
September - Septembre	9,559	915	1,897	1,936	415	551	2,081	1,764
October - Octobre	9,874	752	1,868	2,372	378	632	2,275	1,597
November - Novembre	10,200	625	1,940	2,430	422	624	2,150	2,009
December - Décembre	8,591	557	1,836	1,941	422	621	1,951	1,263

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

(2) Includes passenger cars used for business purposes. - Y compris les voitures particulières utilisées à des fins commerciales.

TABLE 8. Retail Paper Purchased by Sales Financing Companies, by Commodity Class
and by Month, 1961-1976

No.	Month	1961	1962	1963	1964	1965	1966	1967	1968
		thousands of dollars - milliers de dollars							
	Passenger cars:								
1	January	36,865	39,101	47,426	52,141	48,706	54,820	54,402	54,647
2	February	40,950	41,694	46,896	56,109	58,833	57,862	55,388	61,908
3	March	47,936	55,326	58,958	69,728	77,594	79,655	72,267	73,220
4	April	55,439	64,769	76,628	84,027	86,404	80,609	78,277	89,012
5	May	64,968	71,329	79,174	83,502	89,123	81,589	88,439	90,843
6	June	62,176	65,855	74,199	91,439	92,932	89,720	87,779	85,836
7	July	58,788	65,459	75,382	83,264	79,775	81,185	73,540	87,523
8	August	51,943	56,033	57,332	67,874	76,928	77,167	63,688	76,493
9	September	38,092	41,012	45,519	62,427	63,098	64,283	51,884	61,242
10	October	43,470	50,722	61,707	68,057	64,206	69,284	63,415	79,479
11	November	43,914	49,810	54,482	59,102	70,678	68,521	57,916	65,909
12	December	36,024	44,693	52,358	52,262	67,163	63,440	53,640	64,338
13	Year	580,565	645,803	730,061	829,932	875,440	868,135	800,635	890,450
	Other consumer goods:								
14	January	13,495	14,776	14,376	14,101	13,673	12,583	12,508	12,246
15	February	12,412	13,928	12,427	14,250	14,315	10,834	11,744	10,639
16	March	13,191	13,819	12,811	14,161	13,248	12,472	12,929	11,566
17	April	14,365	15,735	16,202	17,675	14,851	14,495	14,438	15,021
18	May	17,193	19,762	18,185	18,649	17,215	17,039	18,858	18,136
19	June	16,121	18,236	18,218	18,066	16,561	18,518	18,389	18,668
20	July	20,584	17,613	17,723	17,394	15,734	16,126	16,766	20,158
21	August	17,306	19,274	16,012	16,776	18,108	17,694	17,579	17,485
22	September	15,013	18,286	16,754	18,262	17,273	16,715	17,242	17,920
23	October	17,028	17,579	17,423	16,413	17,425	17,471	17,455	18,728
24	November	15,734	17,673	16,287	16,572	16,682	17,322	17,662	20,191
25	December	15,108	18,636	18,334	16,657	17,393	18,464	19,081	22,267
26	Year	187,550	205,317	194,752	198,976	192,478	189,733	194,651	203,025
	Commercial vehicles:								
27	January	9,428	8,931	10,591	10,721	10,392	13,831	12,911	14,299
28	February	8,333	9,159	10,372	10,554	11,049	12,561	12,548	14,887
29	March	9,889	10,233	11,468	11,822	15,112	15,596	14,517	15,593
30	April	12,215	13,149	14,124	16,897	15,189	17,336	17,805	18,560
31	May	14,754	13,963	16,719	17,487	17,689	20,414	20,742	21,989
32	June	12,856	13,697	15,383	18,757	17,340	18,709	21,657	21,982
33	July	11,303	12,987	14,660	16,589	14,910	16,304	17,841	20,008
34	August	11,937	13,211	14,065	14,351	17,172	18,882	17,089	21,141
35	September	11,648	13,452	13,167	15,517	16,863	19,528	18,507	22,621
36	October	10,649	11,607	14,026	14,275	13,557	15,000	16,374	19,141
37	November	11,211	11,838	12,013	14,846	15,201	15,286	15,768	18,048
38	December	9,537	10,998	12,314	12,882	16,056	14,056	13,944	18,965
39	Year	133,760	143,225	158,902	174,698	180,530	197,503	199,703	227,234
	Other commercial and industrial goods:								
40	January	13,721	16,861	17,148	20,074	20,387	17,311	16,960	19,822
41	February	11,876	14,095	17,021	17,545	19,251	16,495	12,944	19,989
42	March	15,933	18,167	19,234	20,465	22,978	19,764	17,325	26,105
43	April	15,328	20,368	23,455	27,261	29,107	20,909	21,523	22,897
44	May	21,049	23,744	26,103	29,732	32,790	26,705	26,167	32,284
45	June	20,012	23,039	26,027	32,301	37,794	31,086	29,627	30,727
46	July	17,483	21,530	25,261	28,136	32,010	25,155	25,660	23,730
47	August	20,756	20,381	23,015	26,563	33,312	24,819	24,042	25,353
48	September	20,812	21,316	21,315	24,805	28,733	23,468	22,160	22,573
49	October	16,941	19,485	22,457	24,506	24,035	22,031	20,742	25,180
50	November	19,766	15,711	20,476	25,575	25,096	21,792	23,306	24,454
51	December	16,975	20,513	19,882	26,012	22,764	20,824	21,378	22,539
52	Year	210,652	235,210	261,394	302,975	328,257	270,359	261,834	295,653

TABLEAU 8. Effets de commerce au détail achetés par les sociétés de financement des ventes, par catégories de marchandises et par mois, 1961-1976

1969	1970	1971	1972	1973	1974	1975	1976	Mois	N ^o
thousands of dollars - milliers de dollars									
Voitures particulières:									
59,702	43,143	24,506	30,664	41,214	43,373	42,267	45,666	Janvier	1
63,194	47,372	29,624	39,719	45,511	49,860	48,254	45,649	Février	2
75,372	54,238	42,070	47,734	59,991	60,137	55,109	61,210	Mars	3
90,807	64,133	50,836	62,832	65,532	69,724	65,432	76,035	Avril	4
88,653	62,419	50,970	70,854	71,968	87,382	70,373	72,076	Mai	5
93,434	65,819	55,709	67,279	69,171	75,936	72,809	78,381	Juin	6
93,385	61,429	52,142	60,687	67,731	80,116	76,388	68,723	Juillet	7
75,306	48,470	47,499	51,850	61,272	66,745	60,207	60,197	Août	8
78,344	47,457	46,376	43,733	51,724	54,673	57,367	49,841	Septembre	9
86,993	51,227	53,078	58,464	69,451	65,065	66,975	63,648	Octobre	10
69,139	40,844	46,996	50,382	55,409	49,712	60,145	55,448	Novembre	11
66,916	30,666	36,600	39,460	41,807	44,551	56,340	49,171	Décembre	12
941,245	617,217	536,406	623,658	700,781	747,274	731,666	726,045	Année	13
Autres biens de consommation:									
12,182	24,753	15,778	18,118	26,402	34,808	24,898	24,126	Janvier	14
11,464	25,331	15,687	20,152	22,456	30,210	21,399	23,256	Février	15
13,348	25,576	17,392	22,289	28,526	30,970	21,863	27,955	Mars	16
19,629	28,666	20,208	26,060	30,422	32,262	25,053	28,547	Avril	17
21,348	29,905	22,517	29,033	36,037	38,911	25,703	27,955	Mai	18
24,260	33,186	25,476	28,443	31,902	32,984	24,898	29,418	Juin	19
24,784	30,692	22,354	27,031	32,395	33,326	27,066	29,069	Juillet	20
21,709	29,287	23,044	27,976	31,750	27,930	24,093	28,025	Août	21
23,599	29,748	23,002	28,360	31,219	29,298	26,849	29,417	Septembre	22
24,660	29,667	24,521	28,823	32,395	29,792	28,026	30,009	Octobre	23
19,605	29,458	27,318	30,238	38,350	29,032	27,282	34,257	Novembre	24
23,459	31,945	31,809	31,026	37,478	30,476	32,547	36,102	Décembre	25
240,047	348,214	269,106	317,549	379,332	379,999	309,677	348,137	Année	26
Véhicules utilitaires:									
17,820	42,728	25,718	39,956	58,003	68,431	64,768	72,912	Janvier	27
17,528	37,284	36,659	42,903	59,337	68,121	58,401	71,991	Février	28
22,025	39,115	43,756	49,600	70,634	76,806	75,606	93,896	Mars	29
29,650	49,970	49,161	56,824	80,196	93,473	92,859	104,970	Avril	30
31,540	53,019	55,277	74,318	100,576	105,197	112,375	109,117	Mai	31
31,763	52,804	55,966	68,199	102,424	88,699	105,893	113,650	Juin	32
33,191	43,374	44,240	58,118	79,028	80,743	92,526	88,932	Juillet	33
27,943	30,257	36,877	44,674	66,563	72,189	69,532	70,093	Août	34
32,893	33,426	34,234	42,341	53,577	69,317	75,614	58,181	Septembre	35
28,365	32,382	44,884	60,376	69,531	77,142	77,767	76,292	Octobre	36
24,864	36,797	54,603	71,277	79,815	80,551	78,172	80,572	Novembre	37
26,378	32,878	48,115	61,353	75,602	76,424	86,404	79,143	Décembre	38
323,960	484,034	529,490	669,939	895,286	957,093	989,917	1,019,749	Année	39
Autres biens commerciaux et industriels:									
27,552	29,607	18,353	28,044	34,046	36,043	30,345	48,339	Janvier	40
30,386	27,178	20,035	29,118	26,681	34,159	29,489	43,938	Février	41
32,166	23,715	19,273	27,113	35,851	34,903	34,052	41,524	Mars	42
34,651	28,043	21,090	32,385	43,558	43,331	42,893	53,875	Avril	43
37,603	32,300	28,021	38,280	55,654	55,478	56,526	61,470	Mai	44
44,818	35,668	35,035	37,364	48,191	45,612	58,579	68,142	Juin	45
43,833	36,054	26,887	34,267	45,119	49,033	53,332	65,374	Juillet	46
34,169	25,848	29,017	34,531	39,948	42,042	50,080	66,723	Août	47
35,783	28,065	32,976	32,260	36,583	40,158	48,597	60,405	Septembre	48
34,440	29,736	32,047	36,836	39,363	39,911	57,210	65,942	Octobre	49
30,928	30,079	32,968	38,531	39,704	37,481	53,446	62,677	Novembre	50
41,938	25,884	44,959	37,667	43,070	37,630	55,841	71,408	Décembre	51
428,267	352,177	340,661	406,396	487,767	495,781	570,390	709,817	Année	52

TABLE 9. Retail Paper Purchased by Sales Financing Companies, Seasonally Adjusted,
by Commodity Class and by Month, 1961-1976

No.	Month	1961	1962	1963	1964	1965	1966	1967	1968
		thousands of dollars — milliers de dollars							
	Passenger cars:								
1	January	50,463	51,111	60,800	67,259	67,413	74,261	70,841	68,877
2	February	51,055	51,445	57,651	68,314	72,262	70,877	67,694	71,575
3	March	45,534	53,846	59,763	66,481	71,459	73,053	67,124	73,514
4	April	47,814	53,779	61,418	67,967	71,005	69,652	69,536	72,717
5	May	48,379	53,129	60,438	69,488	73,448	65,449	69,521	72,852
6	June	47,809	53,082	61,704	70,303	72,588	69,876	69,338	72,849
7	July	49,953	54,288	61,368	69,567	69,398	74,632	66,299	73,630
8	August	48,425	53,740	56,929	69,503	75,894	73,663	60,539	76,181
9	September	46,132	51,583	55,108	73,351	73,429	75,609	63,974	74,492
10	October	47,994	53,797	64,455	73,209	71,235	74,176	64,480	77,169
11	November	49,883	56,527	64,009	67,676	77,317	75,623	63,478	76,578
12	December	49,621	59,191	65,606	62,267	80,267	77,384	68,207	77,036
	Other consumer goods:								
13	January	16,012	17,067	16,667	16,578	17,013	15,902	15,645	15,168
14	February	15,758	17,740	15,967	18,362	19,145	14,958	16,714	15,097
15	March	15,624	17,283	16,107	17,406	16,027	15,493	16,521	15,649
16	April	15,808	16,680	16,757	18,152	15,728	15,667	15,735	15,807
17	May	15,327	17,609	16,285	17,348	15,918	15,323	16,529	16,266
18	June	15,154	17,227	17,163	16,191	14,356	16,123	16,252	16,600
19	July	20,170	16,769	16,463	16,529	15,526	15,654	15,944	17,834
20	August	16,145	18,012	15,534	16,118	16,869	16,002	16,012	16,889
21	September	14,470	17,709	15,790	16,503	15,807	15,669	16,349	16,620
22	October	15,298	15,565	15,626	15,550	16,424	16,280	15,705	16,492
23	November	14,936	17,298	16,153	15,996	15,697	15,819	16,288	19,316
24	December	13,628	16,861	16,141	14,299	14,908	16,407	16,813	18,924
	Commercial vehicles:								
25	January	12,099	11,272	12,919	13,461	13,870	17,929	16,005	17,542
26	February	10,485	11,583	13,257	13,487	14,339	16,358	16,394	18,239
27	March	10,907	11,686	13,659	13,171	16,619	16,630	15,992	18,297
28	April	11,468	12,042	12,642	14,923	13,874	16,795	16,946	16,741
29	May	11,064	10,326	12,986	14,727	14,688	16,405	16,580	17,856
30	June	10,487	11,897	13,233	15,352	14,073	14,937	17,757	18,727
31	July	11,014	12,083	13,432	15,340	14,236	16,215	17,311	18,354
32	August	10,700	12,219	13,222	13,536	15,402	16,662	14,669	19,495
33	September	11,674	13,239	12,553	14,205	14,953	17,462	17,158	19,871
34	October	11,265	11,991	14,007	15,216	15,091	16,386	17,281	19,396
35	November	11,537	12,505	13,481	16,069	16,201	16,409	16,834	21,161
36	December	11,378	12,743	13,698	13,788	17,960	16,296	16,913	21,645
	Other commercial and industrial goods:								
37	January	18,334	20,749	20,782	24,179	26,626	22,042	21,683	23,325
38	February	17,247	20,163	24,064	23,832	26,698	22,476	17,118	24,407
39	March	17,451	20,434	22,597	24,361	26,177	22,557	19,435	31,250
40	April	15,098	19,817	22,751	24,977	28,224	20,889	22,292	23,516
41	May	16,761	19,106	20,842	25,673	27,473	22,819	21,049	25,818
42	June	16,670	19,172	21,491	25,528	28,568	22,434	22,337	24,001
43	July	15,030	19,249	21,630	23,816	27,931	22,956	22,259	19,525
44	August	18,610	18,284	21,522	25,366	32,540	22,959	22,496	24,708
45	September	20,017	20,996	20,981	24,017	27,343	23,581	22,798	23,418
46	October	18,037	19,635	22,628	25,371	25,895	23,361	22,496	25,648
47	November	20,326	16,622	21,626	26,836	26,244	22,365	23,246	26,060
48	December	18,620	22,146	21,933	27,150	23,671	22,715	24,642	26,283

TABLEAU 9. Effets de commerce au détail achetés par les sociétés de financement des ventes, après désaisonnalisation, par catégories de marchandises et par mois, 1961-1976

1969	1970	1971	1972	1973	1974	1975	1976	Mois	No
thousands of dollars -- milliers de dollars									
Voitures particulières:									
75,995	57,076	38,654	48,369	59,224	62,047	58,539	65,912	Janvier	1
77,305	56,817	38,703	50,341	59,567	63,219	59,921	54,540	Février	2
74,258	52,922	40,035	46,237	60,500	60,619	57,318	61,255	Mars	3
74,873	54,442	42,355	57,503	56,458	60,437	56,991	66,648	Avril	4
73,387	54,197	42,100	53,297	57,315	65,189	56,618	59,885	Mai	5
75,989	52,758	43,624	53,059	54,439	64,885	58,130	61,634	Juin	6
78,221	52,761	44,177	53,117	58,398	65,335	61,388	57,692	Juillet	7
78,857	52,224	47,628	50,894	57,902	67,226	61,867	57,770	Août	8
91,664	50,977	48,366	45,145	58,911	61,222	63,590	55,556	Septembre	9
85,283	49,710	49,460	53,630	58,871	57,724	59,037	60,634	Octobre	10
82,848	45,878	49,847	55,038	59,850	56,477	71,203	59,970	Novembre	11
77,573	35,676	49,597	57,724	61,009	62,031	73,107	62,844	Décembre	12
Autres biens de consommation:									
15,600	35,426	21,105	24,241	35,433	36,941	26,194	26,094	Janvier	13
16,890	38,184	20,361	26,162	29,312	36,545	25,487	26,110	Février	14
18,083	33,124	20,233	25,937	33,056	35,016	25,675	27,916	Mars	15
20,242	31,042	20,721	26,732	31,120	32,758	24,437	26,991	Avril	16
20,000	28,291	20,687	26,677	32,873	33,906	23,818	27,369	Mai	17
20,986	27,426	23,191	25,889	29,172	31,694	24,335	27,930	Juin	18
21,954	27,307	21,645	26,171	31,462	31,919	25,383	27,889	Juillet	19
20,989	28,384	22,457	27,252	30,894	30,018	25,473	28,115	Août	20
21,531	26,943	22,476	27,698	30,594	29,790	26,764	28,269	Septembre	21
22,068	27,970	23,396	27,493	30,992	28,748	27,250	28,406	Octobre	22
18,786	26,825	24,493	27,114	34,297	27,276	26,084	28,687	Novembre	23
19,341	26,036	26,171	25,530	30,862	27,044	28,405	29,371	Décembre	24
Véhicules utilitaires:									
22,114	49,172	33,204	50,338	68,936	82,286	77,033	87,269	Janvier	25
22,968	47,719	42,899	49,052	69,573	79,699	69,656	87,458	Février	26
25,156	43,329	41,472	48,552	70,946	78,276	78,281	91,477	Mars	27
26,579	45,502	42,081	49,917	68,804	83,165	82,223	90,224	Avril	28
26,484	44,715	41,156	52,077	73,830	78,458	83,185	84,639	Mai	29
26,225	42,185	42,027	53,315	78,239	68,388	85,251	86,994	Juin	30
29,553	38,670	42,744	56,074	77,633	79,142	88,322	83,867	Juillet	31
26,911	30,587	46,754	54,954	80,694	85,732	84,067	80,620	Août	32
28,091	30,552	47,185	58,891	78,284	95,944	95,168	78,296	Septembre	33
29,800	33,756	50,951	67,736	72,241	81,776	82,490	83,879	Octobre	34
28,797	42,276	50,638	66,190	76,189	74,378	80,503	78,835	Novembre	35
29,895	36,177	49,269	66,329	79,662	80,136	84,523	79,977	Décembre	36
Autres biens commerciaux et industriels:									
31,306	34,394	22,187	33,226	38,722	40,177	35,901	57,804	Janvier	37
38,011	33,579	23,488	33,185	31,289	40,847	37,026	56,451	Février	38
37,388	27,924	23,411	32,497	45,517	42,294	40,837	50,294	Mars	39
35,083	27,450	22,563	35,452	46,280	42,190	41,256	54,125	Avril	40
31,198	27,941	24,994	32,503	45,672	44,257	45,125	48,149	Mai	41
34,736	27,612	28,616	31,421	43,195	40,925	49,635	56,756	Juin	42
35,661	28,932	26,521	33,817	43,613	44,453	47,079	58,275	Juillet	43
35,117	26,150	30,472	34,088	40,055	44,598	51,267	66,402	Août	44
37,300	28,672	31,647	34,900	38,099	42,244	51,461	63,130	Septembre	45
34,580	30,874	31,979	35,227	36,794	38,814	56,219	64,316	Octobre	46
33,462	32,091	32,191	34,863	38,430	38,674	55,509	65,056	Novembre	47
46,735	28,990	38,952	35,478	39,627	35,829	54,760	70,440	Décembre	48

TABLE 10. Average Repayment Terms on Retail Paper Purchased by Sales Financing Companies, 1959-1976 and by Quarters, 1975-1976

TABLEAU 10. Échéance moyenne de remboursement des effets du commerce de détail achetés par les sociétés de financement des ventes, 1959-1976 et par trimestres, 1975-1976

Year and quarter — Année et trimestre	Passenger cars and commercial vehicles — Voitures particulières et véhicules commerciaux				Other consumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
	New — Neufs		Used — D'occasion			
	P.C. — V.P.	C.V. — V.C.	P.C. — V.P.	C.V. — V.C.		
	months — mois					
1959	25.2		17.6		23.2	26.9
1960	25.9		17.6		23.3	27.9
1961	26.5		17.9		24.4	29.8
1962	27.6		19.0		24.8	31.6
1963	28.7		20.2		24.4	32.6
1964	29.4		21.6		23.6	31.7
1965	29.1		22.4		24.5	32.3
1966	29.2		22.6		24.4	31.0
1967	29.3		22.8		24.6	31.3
1968	29.9		23.2		27.3	32.8
1969	30.1		23.5		29.3	33.1
1970	29.8		23.0		36.6	32.8
1971	28.7		23.0		39.9	33.8
1972	31.1	30.9	24.2	22.7	38.7	35.0
1973	32.8	33.0	25.2	24.1	36.5	36.0
1974	32.6	32.8	26.5	25.6	32.9	37.4
1975	32.9	32.5	26.5	26.6	30.4	36.1
1976	33.6	33.2	26.8	26.8	25.8	37.6
1975:						
I	32.7	32.8	26.8	26.6	31.5	35.6
II	33.0	32.6	26.6	26.2	32.1	36.2
III	33.4	32.6	26.2	26.7	31.1	36.1
IV	32.9	32.0	26.5	26.8	27.0	36.7
1976:						
I	33.5	32.4	27.2	26.4	26.0	37.4
II	33.8	33.0	26.9	27.1	26.9	37.9
III	33.9	34.3	26.4	27.1	26.0	37.4
IV	33.3	33.2	26.7	26.6	24.4	37.8

Note: P.C. = Passenger cars. — Nota: V.P. = Voitures particulières.
C.V. = Commercial vehicles. — V.C. = Véhicules commerciaux.

TABLE 11. Financing of New Passenger Cars Classed as Commercial Vehicles
(by Sales Financing Companies), 1972-1976 and by Months, 1976

TABLEAU 11. Financement des voitures particulières neuves classées avec les véhicules commerciaux
(par les sociétés de financement des ventes), 1972-1976 et par mois, 1976

Periods — Périodes	Number — Nombre	Volume — Titres achetés	Balances outstanding — Créances actives
dollars			
1972	48,795	205,408,255	241,502,689
1973	66,989	303,536,071	324,009,474
1974	64,833	302,536,071	364,568,339
1975	71,074	376,531,486	437,713,288
1976	69,742	393,348,825	491,887,087
January — Janvier	6,034	32,953,608	445,761,565
February — Février	5,564	31,049,554	450,499,214
March — Mars	7,626	42,438,808	464,619,567
April — Avril	7,881	44,530,893	477,153,138
May — Mai	8,003	44,486,119	492,921,208
June — Juin	8,519	47,334,932	514,865,325
July — Juillet	5,933	32,603,757	517,226,872
August — Août	3,196	18,135,001	512,903,300
September — Septembre	2,249	12,721,835	496,691,419
October — Octobre	3,781	22,416,364	486,510,910
November — Novembre	5,145	30,251,939	485,588,334
December — Décembre	5,811	34,426,015	491,887,087

TABLE 12. Lease and Rental Financing by Sales Financing Companies, 1972-1976 and by Quarters, 1976

TABLEAU 12. Financement de baux et de contrats de location par les sociétés de financement des ventes,
1972-1976 et par trimestres, 1976

Periods — Périodes	Motor vehicles — Véhicules automobiles			All other (machinery and equipment) — Tous autres (machines, matériel, etc.)		
	Amount financed — Montant du financement	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)	Amount financed — Montant du financement	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)
	thousands of dollars — milliers de dollars					
1972	46,046	22,192	64,234	172,965	71,928	334,996
1973	65,082	36,713	92,603	194,545	69,637	459,904
1974	73,095	45,478	120,220	195,012	119,417	535,499
1975	98,592	52,855	165,957	314,922	140,513	709,908
1976	127,163	82,893	210,227	140,532	106,365	744,075
1976:						
I	27,327	15,367	177,917	18,129	32,864	695,173
II	37,157	29,293	185,781	33,503	30,176	698,500
III	25,153	17,043	193,891	24,143	20,757	701,886
IV	37,526	21,190	210,227	64,757	22,568	744,075

TABLE 13. Wholesale Financing by Sales Financing Companies, 1959-1976 and by Quarters, 1975-1976

TABLEAU 13. Financement à la vente en gros par les sociétés de financement des ventes, 1959-1976 et par trimestres, 1975-1976

Year and quarter — Année et trimestre	Unadjusted — Non désaisonnalisées			Seasonally adjusted — Désaisonnalisées		
	Paper purchased — Titres achetés	Estimated repayments — Rembourse- ments estimatifs	Balances outstanding — Créances actives	Paper purchased — Titres achetés	Estimated repayments — Rembourse- ments estimatifs	Balances outstanding — Créances actives
	millions of dollars — millions de dollars					
1959	1,307.0	1,300.9	196.8	1,311.1	1,307.6	205.5
1960	1,354.0	1,321.4	229.4	1,337.8	1,306.9	236.4
1961	1,282.0	1,327.6	183.8	1,287.3	1,336.5	187.2
1962	1,566.0	1,509.8	240.0	1,561.5	1,506.8	241.9
1963	1,862.2	1,801.0	301.2	1,853.0	1,794.6	300.3
1964	2,063.5	2,097.1	267.6	2,067.5	2,103.6	264.2
1965	2,659.3	2,474.7	452.2	2,660.5	2,481.6	443.1
1966	2,498.7	2,526.7	424.2	2,466.3	2,495.2	414.2
1967	2,546.9	2,525.1	446.0	2,543.2	2,519.5	437.9
1968	3,020.8	2,863.2	603.6	2,987.8	2,825.3	600.4
1969	3,177.2	3,095.8	685.0	3,250.3	3,156.8	693.9
1970	2,548.8	2,708.8	525.0	2,611.9	2,766.1	539.7
1971	3,863.7	3,664.1	724.6	3,821.4	3,608.1	753.0
1972	4,134.9	4,026.7	832.8	4,173.1	4,056.4	869.7
1973	5,171.0	5,016.3	987.5	5,201.0	5,037.3	1,033.4
1974	6,268.1	5,828.7	1,426.9	6,349.4	5,897.4	1,485.4
1975	7,077.4	7,084.3	1,420.0	7,109.0	7,073.3	1,521.1
1976	7,270.5	7,190.8	1,499.7	7,272.7	7,244.1	1,549.7
1975:						
I	1,477.8	1,324.4	1,580.3	1,633.9	1,729.6	1,389.7
II	1,982.4	1,913.9	1,648.8	1,670.7	1,474.2	1,586.2
III	1,656.1	1,869.3	1,435.6	1,962.0	1,933.1	1,615.1
IV	1,961.1	1,976.9	1,420.0	1,842.3	1,936.3	1,521.1
1976:						
I	1,614.8	1,374.4	1,660.4	1,791.8	1,853.0	1,459.9
II	2,134.6	2,291.9	1,503.1	1,789.8	1,813.7	1,436.0
III	1,507.2	1,681.7	1,328.6	1,837.6	1,713.2	1,560.4
IV	2,013.9	1,842.8	1,499.7	1,853.5	1,864.2	1,549.7

List of Sales Financing Companies Covered at December 31, 1976

Répertoire des sociétés de financement des ventes au 31 décembre 1976

Name - Nom	Address - Adresse
Acadia Acceptance Co. Ltd.	44 E. - 7th Ave., Vancouver, B.C. V5T 1M3
Ace Finance Corp. Ltd.	Room 100, 4770 Kent Ave., Montréal, Qué. H3W 1H2
Apex Finance Co. Ltd.	267 Bernard Ave., Kelowna, B.C. V1Y 6N2
Associates Acceptance Co. Ltd.	4th Floor, 47 Sheppard Ave. E., Willowdale, Ont. M2N 5X5
Avco Financial Services Canada Ltd.	201 Queen's Ave., Box 5875, London, Ont. N6A 4T6
B & M Finance Corp.	296 René Goupil, St-Jean, Qué. J3B 3R9
Baker Acceptance Co. Ltd.	500 University Ave., Toronto, Ont. M5G 1V7
Beneficial Finance Co. of Canada Ltd.	Suite 300, 4881 Yonge St., Willowdale, Ont. M2N 5X3
Borg-Warner Acceptance Canada Ltd.	2025 Sheppard Ave. East, Willowdale, Ont. M2J 1V6
Brentwood Investments Ltd.	P.O. Box 2127, Vancouver, B.C. V6B 3T5
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto, Ont. M4V 1L8
Canadian Trailmobile Finance Ltd.	P.O. Box 848, Brantford, Ont. N3T 5S2
Candev Financial Services Ltd.	Suite 801, 2180 Yonge St., Toronto, Ont. M4S 1B9
Capri Finance Corp.	3901 Ave. Bannantyne, Verdun, Qué. H4G 1C3
J.I. Case Credit Corp.	700 State St., Racine, Wisconsin, U.S.A. 53404
Centennial Acceptance Ltd.	503 E., Pender St., Vancouver, B.C. V6A 1V4
Chrysler Credit Canada Ltd.	900 Tower Dr., Troy, Michigan, 48084, U.S.A.
Citizen's Finance Co. Ltd.	1320 Fenwick Lane, Silver Springs, Maryland, U.S.A. 20910
Clark Equipment Credit of Canada	544 Talbot Street E., St. Thomas, Ont. N5P 1C4
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué. H8S 1A6
Commercial Credit Corp. Ltd.	95 St. Clair Ave. W., Toronto, Ont. M4V 1N6
Commodity Discount Ltd.	4141 Sherbrooke St. W., Montréal, Qué. H3Z 1B8
Consumer's Finance Corp. Ltd.	32611 South Fraser Way, Abbotsford, B.C. V2T 1X8
Credit Stanstead Inc.	1435 O., Boul. St-Martin, Laval, Qué. H7S 2C6
Danforth Discount Ltd.	898 Danforth Ave., Toronto, Ont. M4J 1L9
Dual Acceptance Ltd.	5333 St James St., Montréal, Qué. H4A 2C9
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor, Ont. N9A 6K7
Ensign Acceptance Corp. (1973) Ltd.	268 Lakeshore Rd. E., Port Credit, Ont. L5G 1H1
Equipment Finance Corp. Ltd.	Suite 1010, 407 McGill St., Montréal, Qué. H2Y 2G3
Federal Acceptance Corp.	4141 Sherbrooke St. W., Westmont, Qué. H3Z 1B8
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121, U.S.A.
Forteresse Industrielle Ltée	St-Damien, Cté Bellechasse, Qué. G0R 2Y0
Frontier Acceptance Corp. Ltd.	Suite 504, 195 Dufferin Ave., London, Ont. N6A 1K7
Garry Finance Corp. Ltd.	201-228 Notre-Dame Ave., Winnipeg, Man. R3B 1N7
Genelcan Ltd.	18 King Street East, Toronto, Ont. M5C 1C8
General Motors Acceptance Corp. of Canada Ltd. ...	145 King St. W., Toronto, Ont. M5H 3K7
Gibraltar Discount Co. Ltd.	233 Carlaw Ave., Toronto, Ont. M4M 3E9
Granby Finance Corp.	50 rue Centre, Granby, Qué. J2G 5B3
Guardian Finance Group	298 Garry St., Winnipeg, Man. R3C 1H8
Gulf Acceptance Corp. Ltd.	6000 Notre Dame St. W., Montréal, Qué. H4C 3K5
Hamco Investment Inc.	1330 Maguire Ave., Sillery, Qué. G1T 1Z3
Hamilton Discount Corp. Ltd.	42 James St. N., Hamilton, Ont. L8R 2K2
Hartex Investments Ltd.	2333 Government St., Victoria, B.C. V8W 2M6
Household Finance Corp. of Canada	85 Bloor St. E., Toronto, Ont. M4W 1B4
Hussmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont. N3T 5E2
IAC Limited	45 St. Clair Ave. W., Toronto, Ont. M4V 2Y2
Indianhead Financial Services Ltd.	Suite 506, 45 Sheppard Ave. E., Willowdale, Ont. M2N 5X4
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton, Ont. L8N 3S5

List of Sales Financing Companies Covered at December 31, 1976 - Concluded

Répertoire des sociétés de financement des ventes au 31 décembre 1976 - fin

Name - Nom	Address - Adresse
Island Finances Ltd.	764 Fort St., Victoria, B.C. V8W 1H2
Jaeger Finance of Canada Ltd.	Gaylord Road, St. Thomas, Ont. N5P 3S1
Kimberly Finance Corporation Ltd.	Suite 711, 797 Don Mills Rd., Don Mills, Ont. M3C 1Y5
Laurentide Financial Corp. Ltd.	1177 W. Hasting St., Vancouver, B.C. V6E 2K3
Les Mutuellistes - Caisse d'Épargne et de Crédit	1600 Jacques-Cartier, C.P. 306, Mont-Joli, Qué. G5H 3L1
London Credit Company Ltd.	Water Street, St. John's, Nfld. A1C 5L9
Mack Financial (Canada) Ltd.	Box 1811, Allentown Penn, U.S.A. 18105
Mainland Finance Ltd.	7199 Horne Ave., Box 3038, Mission City, B.C. V2V 4J3
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St. W., Toronto, Ont. M6K 1E3
Mentor Acceptance Corp. Ltd.	6001 Decarie Blvd., Montréal, Qué. H3X 2J8
Mutual Discount Co.	3532 Eglinton Ave. W., Toronto, Ont. M6M 1V6
Niagara Finance Co. Ltd.	1300 Yonge St., Toronto, Ont. M4T 1X5
Northern Ontario Acceptance Co. Ltd.	245 Yorkland Blvd., Willowdale, Ont. M2J 1R1
Ocean Co. Ltd.	Box 638, Windsor, N.S. B0N 2T0
Paccar Financial Services Ltd.	10 Rue Sicard, Ste-Thérèse, Qué. J7E 4K9
Paramount Discount Corp. 1961 Ltd.	Suite 1409, 105 Main St. E., Hamilton, Ont.
Patrons Acceptance Ltd.	151 City Centre Dr., P.O. Box 527, Mississauga, Ont. L5A 3A4
Pentiction Securities Ltd.	1765 Main St., Pentiction, B.C. V2A 5H1
Philips Acceptance Corp. Ltd.	601 Milner Ave., Scarborough, Ont. M1B 1M8
Prairie Finance Company Ltd.	Box 555, Barrhead, Alta. T0G 0E0
Regent Acceptance Corp. Ltd.	143 Main St. E., P.O. Box 635, Hamilton, Ont. L8N 1G4
Roymarine Leasing Ltd.	Suite 960, 1155 Metcalfe St., Montréal, Qué. H3B 2V6
Seaboard Acceptance Corp. Ltd.	2211 W. 4th Ave., Vancouver, B.C. V6K 1N9
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man. R3B 2E4
Stirling-Dynes Ltd.	260 Church St., Oakville, Ont. L6J 1N6
Superior Acceptance Corp. Ltd.	22 College St., Toronto, Ont. M5G 1K6
TKM Credit Corp. (Canada) Ltd.	Room 1103, 145 King St. W., Toronto, Ont. M5H 1J8
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto, Ont. M4Y 2G1
Transamerica Financial Corp. Can.	Suite 810, 2180 Yonge St., Toronto, Ont. M4S 1B9
Trebor Finance Ltd.	2325 Burrard St., Vancouver, B.C. V6J 3J2
Triad Financial Services	Suite 211, 45 Sheppard Ave., Willowdale, Ont. M2N 5X4
Tri-State Acceptance Co. Ltd.	510-532 Donald St., Winnipeg, Man. R3B 2H8
Union Acceptance Corp. Ltd.	1177 West Hastings St., Vancouver, B.C. V6E 2K3
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	2 Bloor St. W., Toronto, Ont. M4W 1A1
United Dominions Finance Corp. Ltd.	2 Bloor St. W., Toronto, Ont. M4W 1A1
United Dominions Investments Ltd.	2 Bloor St. W., Toronto, Ont. M4W 1A1
Wardley Canada Ltd.	1818-200 Granville Square, Vancouver, B.C. V6C 1L3
Westward Investments Ltd.	125 Higgins Ave., Winnipeg, Man. R3C 3B3
White Motor Credit Corp. of Canada Ltd.	P.O. Box 22230, Beachwood, Ohio, U.S.A. 44122



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**SALES FINANCING AND
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71-72.

(Exemplaires français disponibles sur demande)

Revise name or address if not correct

This report covers all companies engaged in instalment sales financing and contains the following Sections:

Section 1 - Retail Sales Financing

Section 4 - Consumer Financing

Section 2 - Provincial Distribution of
Retail Sales Financing

Section 5 - Lease and Rental Financing

Section 3 - Wholesale Financing

Section 6 - All Other Receivables

READ THESE NOTES BEFORE COMPLETING QUESTIONNAIRE

1. Include all your Canadian branches in this report.
2. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space reserved below.
3. If you did not operate for the full calendar year, show data for that portion of the year during which you were in business.
4. If exact data are only available for group totals in Section 1, show these and estimate the commodity breakdown.
5. "**Paper Purchased**" during 1976 should show only the value of the original amount financed for goods secured by conditional sales agreements, omitting unearned finance charges. **Exclude** renewal transactions, paper bought from other financing firms and lease paper.
6. "**Balances Outstanding**" as at December 31, 1976 should show only the principal amount outstanding net of unearned finance charges for all paper on your books, including renewal transactions, whenever purchased. **Exclude** lease paper.
7. "**Consumer Goods**" are those bought for personal use and not for resale.
8. "**Commercial and Industrial Goods**" are those bought for business and farm use and not for resale.
9. "**Lease Financing**" covers only financing where no conditional sales agreement is involved and the financing company **itself** retains ownership of goods and acts as lessor.
10. Passenger cars financed for commercial purposes, e.g. taxis and other fleets, should be reported as "commercial vehicles."
11. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation under Remarks on page 4.
12. The results of this survey will be published in the report Sales Financing (Catalogue 63-211). For any information relating to this survey contact the Retail Trade Section, Merchandising and Services Division, Statistics Canada, Ottawa, K1A 0V4 (Tel. 613-996-9304 or Telex 053-3585).

List companies combined in this report:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

1. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements)

Commodity Description	Retail paper purchased, 1976 (see notes 4 and 5)		Balances outstanding, December 31, 1976 (see note 6)
	Units	Dollar volume	
	(Exclude renewal transactions and paper purchased from other finance firms)		\$ (omit cents)
A. CONSUMER GOODS:			
(i) Motor vehicles:			
Passenger cars (see Notes 7, 10 and 11)	<div> <div>New</div> <div>Used</div> </div>		
Sub-total, passenger cars			
(ii) Other consumer goods:			
T.V., radios, record players (and combination sets)	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Electric and gas household appliances (refrigerators, stoves, washers, dryers, portable appliances, etc.)	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Furniture and home furnishings	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Home improvement goods (heating, air conditioning and plumbing equipment, doors, windows and screens, etc.)	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Mobile homes (at least 10 feet wide and 29 feet long)			
Recreational equipment (musical instruments, boats, snowmobiles, motorcycles, sporting goods, travel trailers, airplanes and helicopters)	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
All other consumer goods (clothing, china, jewellery, etc.)	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Sub-total, other consumer goods	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Total, consumer goods	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
B. COMMERCIAL AND INDUSTRIAL GOODS:			
(i) Motor vehicles:			
Trucks, vans, buses and other commercial vehicles (see Notes 8, 10 and 11)	<div> <div>New</div> <div>Used</div> </div>		
Sub-total, commercial vehicles			
(ii) Other commercial and industrial goods:			
Highway and general construction equipment	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Farm machinery and equipment	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
All other (forestry, transportation, general industrial machinery and equipment)	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Sub-total, other commercial and industrial goods	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
Total, commercial and industrial goods	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		
GRAND TOTAL, ALL RETAIL FINANCING	<div> <div>xxxxx</div> <div>xxxxx</div> </div>		

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1.

Note: Classify by province of origin rather than by location of office, if possible.

Note: Classify by province of origin rather than by location of office, if possible.

Province of origin	Total retail financing (consumer goods)	Consumer goods paper purchased during 1976					Balances outstanding at 31/12/76 (consumer goods)
		Passenger cars (see note 10)				All other consumer goods	
		New		Used			
	\$ (omit cents)	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	\$ (omit cents)
Newfoundland							
Prince Edward Island..							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia.....							
Yukon and N.W.T.....							
CANADA							

Province of origin	Total retail financing (commercial goods)	Commercial and industrial goods paper purchased during 1976					Balances outstanding at 31/12/76 (commercial goods)
		Commercial vehicles (see note 10)				All other commercial goods	
		New		Used			
	\$ (omit cents)	Units	\$ (omit cents)	Units	\$ (omit cents)	\$ (omit cents)	\$ (omit cents)
Newfoundland							
Prince Edward Island..							
Nova Scotia							
New Brunswick							
Quebec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia.....							
Yukon and N.W.T.....							
CANADA							

OTHER FINANCING	Number of Units	Amount transacted during 1976	Balances outstanding, December 31, 1976
	x x x x x x x x x x x x x x x x x x x x	\$ (omit cents)	\$ (omit cents)
3. WHOLESALE FINANCING (financing of transactions between retail dealer and supplier)			
4. CONSUMER FINANCING: (Personal cash loans)	x x x x x x x x x x		(net)
(a) Loans subject to the Small Loans Act			
(b) Other personal cash loans over \$1,500 (include loans against cars and other consumer durable goods already paid for but exclude residential mortgage loans)	x x x x x x x x x x x x x x x x x x x x		(net)
5. LEASE AND RENTAL FINANCING: (see Note 9)			
(a) Passenger cars			
(b) Trucks, vans, buses and other commercial vehicles			
(c) All other (machinery and equipment, etc.)	x x x x x x x x x x		
TOTAL	x x x x x x x x x x		
6. ALL OTHER RECEIVABLES: (include commercial loans, capital loans, dealer loans, residential mortgage loans and all other re- ceivables)	x x x x x x x x x x	x x x x x x x x x x	

CERTIFICATE

This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period:

From _____ 19 ____ to _____ 19 ____

Name of person responsible for completed form (please print)		Title
Address	Postal code | | | | |	Telephone number and area code
Signature		Date of this report

REMARKS



Statistics Canada Statistique Canada

Division du commerce et des services

FINANCEMENT DES VENTES ET CRÉDIT À LA CONSOMMATION 1976

CONFIDENTIEL

Renvoyer un exemplaire dûment rempli au plus tard
30 jours après réception.

Déclaration exigée en vertu de la Loi
sur la statistique, chapitre 15, Statuts
du Canada de 1970-71-72,

(English copies available on request)

Corriger le nom et l'adresse s'il y a lieu

Le présent questionnaire s'adresse à toute société qui s'occupe du financement des ventes à tempérament; il renferme les sections suivantes:

Section 1 - Financement des ventes au détail

Section 4 - Prêts à la consommation

Section 2 - Répartition par province du finance-
ment des ventes au détail

Section 5 - Financement de baux et de contrats
de location

Section 3 - Financement des ventes en gros

Section 6 - Autres prêts

LIRE CES NOTES AVANT DE REMPLIR LE QUESTIONNAIRE

1. Le présent questionnaire s'applique à toutes vos succursales canadiennes.
2. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés ci-dessous.
3. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrivez les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
4. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
5. Les "**Effets de commerce achetés**" en 1976 doivent comprendre seulement le montant initial du financement pour les biens acquis par contrat de vente conditionnelle, sans les frais de financement non acquis. **Ne pas compter** les renouvellements, les effets achetés à d'autres sociétés de financement ni le financement de baux.
6. Les "**Soldes débiteurs**" au 31 décembre 1976 ne doivent comprendre que le montant principal à recouvrer, sans les frais de financement non acquis, à l'égard de tous les effets inscrits dans vos livres, y compris les renouvellements, quelle que soit la date de l'achat. **Ne pas compter** le financement de baux.
7. Les "**Biens de consommation**" sont ceux que l'on achète pour son usage personnel et non pour la revente.
8. Les "**Biens commerciaux et industriels**" sont ceux que l'on achète à des fins commerciales, industrielles ou agricoles et non pour la revente.
9. Le "**Financement des baux**" porte uniquement sur les opérations de financement excluant les ventes sans condition et dans lesquelles la compagnie de prêt elle-même garde la propriété des biens et agit à titre de bailleur.
10. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme "véhicules utilitaires".
11. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication sous la rubrique Remarques à la page 4.
12. Les résultats de cette enquête paraîtront dans la publication Le financement des ventes (63-211 au Catalogue). Pour tout renseignement sur cette enquête, communiquez avec la Section du commerce de détail, Division du commerce et des services, Statistique Canada, Ottawa, K1A 0V4 (Téléphone 613-996-9304 ou Télex 053-3585).

Liste des sociétés visées par la présente déclaration:

- | | |
|----------|----------|
| 1. _____ | 3. _____ |
| 2. _____ | 4. _____ |

1. FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Marchandise	Effets de commerce achetés, 1976 (Voir notes 4 et 5)		Soldes débiteurs, 31 décembre, 1976 (Voir note 6)
	Unités	Valeur en dollars	
A. BIENS DE CONSOMMATION	(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)		\$(omettre les cents)
(i) Véhicules automobiles:			
Voitures particulières (Voir notes 7, 10 et 11)	Neuves		
	D'occasion.....		
Total partiel, voitures particulières			
(ii) Autres biens de consommation:			
Téléviseurs, radios, tourne-disques (et ensembles radio- phono).....	x x x x x x x x x x		
Appareils ménagers au gaz et à l'électricité (réfrigéra- teurs, cuisinières, machines à laver, sècheuses, appareils portatifs, etc.).....	x x x x x x x x x x		
Meubles et articles d'ameublement	x x x x x x x x x x		
Biens pour améliorations aux habitations (matériel de chauffage, de climatisation et de plomberie, portes, fenêtres et moustiquaires, etc.).....	x x x x x x x x x x		
Maisons mobiles (10 pieds de large et 29 de long au minimum)			
Matériel de loisirs, instruments de musique, bateaux, moteoignes, motocyclettes, articles de sport, caravanes, aéronefs.....	x x x x x x x x x x		
Autres biens de consommation (vêtements, porcelaine, bijoux, etc.).....	x x x x x x x x x x		
Total partiel, autres biens de consommation	x x x x x x x x x x		
Total, biens de consommation	x x x x x x x x x x		
B. BIENS COMMERCIAUX ET INDUSTRIELS			
(i) Véhicules automobiles:			
Camions, autobus et autres véhicules utilitaires (Voir notes 8, 10 et 11)	Neufs		
	D'occasion.....		
Total partiel, véhicules utilitaires			
(ii) Autres biens commerciaux et industriels:			
Matériel de construction routière et de construction géné- rale	x x x x x x x x x x		
Machines et matériel agricoles.....	x x x x x x x x x x		
Autres (matériel forestier, de transport et tous autres machines et matériel général industriels)	x x x x x x x x x x		
Total partiel, autres biens commerciaux et industriels ..	x x x x x x x x x x		
Total, biens commerciaux et industriels.....	x x x x x x x x x x		
TOTAL GÉNÉRAL, FINANCEMENT DES VENTES AU DÉTAIL.....	x x x x x x x x x x		

2. RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DÉTAIL, SUIVANT LA SECTION 1.

Nota: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau.

NOTE: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau.

Province d'origine	Total, finance- ment des ventes au détail (biens de consommation)	Effets de commerce achetés en 1976 – biens de consommation					Solde débiteur 31 décembre, 1976 (biens de consommation)
		Voitures particulières (voir note 10)				Autres biens de consommation	
		Neuves		D'occasion			
	\$ (omettre cents)	Unités	\$ (omettre cents)	Unités	\$ (omettre cents)	\$ (omettre cents)	\$ (omettre cents)
Terre-Neuve							
Île-du-Prince-Édouard							
Nouvelle-Écosse							
Nouveau-Brunswick ...							
Québec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
Colombie-Britannique..							
Yukon et les T.N.-O. ..							
CANADA							

Province d'origine	Total, finance- ment des ventes au détail (biens commerciaux)	Effets de commerce achetés en 1976 – biens à usage commercial					Solde débiteur 31 décembre, 1976 (biens commerciaux)
		Véhicules utilitaires (voir note 10)				Autres biens commerciaux	
		Neufs		D'occasion			
	\$ (omettre cents)	Unités	\$ (omettre cents)	Unités	\$ (omettre cents)	\$ (omettre cents)	\$ (omettre cents)
Terre-Neuve							
Île-du-Prince-Édouard							
Nouvelle-Écosse							
Nouveau-Brunswick ...							
Québec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
Colombie-Britannique..							
Yukon et les T.N.-O. ..							
CANADA							

AUTRES GENRES DE FINANCEMENT	Nombre d'unités	Montant des opérations 1976	Soldes débiteurs, 31 décembre, 1976
		\$(omettre les cents)	\$(omettre les cents)
3. FINANCEMENT DES VENTES EN GROS (financement des opérations commerciales entre détaillants et grossistes)	x x x x x x x x x x x x x x x x x x x x		
4. PRÊTS À LA CONSOMMATION:	x x x x x x x x x x		(net)
a) Prêts réglementés par la loi sur les petits prêts			
b) Autres prêts personnels en espèces dépassant \$1,500 (inclure les prêts garantis par les automobiles et les autres biens de consommation déjà payés mais exclure les prêts hypothécaires résidentiels).....	x x x x x x x x x x x x x x x x x x x x		(net)
5. FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION (Voir Note 9)			
a) Voitures particulières.....			
b) Camions, autobus, et autres véhicules commerciaux.....			
	x x x x x x x x x x		
c) Tous autres (machines et matériel, etc.).....			
	x x x x x x x x x x		
TOTAL			
6. AUTRES PRÊTS: Inclure les prêts commerciaux, les prêts destinés à des investissements, les prêts faits par l'entremise des marchands, les prêts hypothécaires résidentiels, etc.)	x x x x x x x x x x	x x x x x x x x x x	

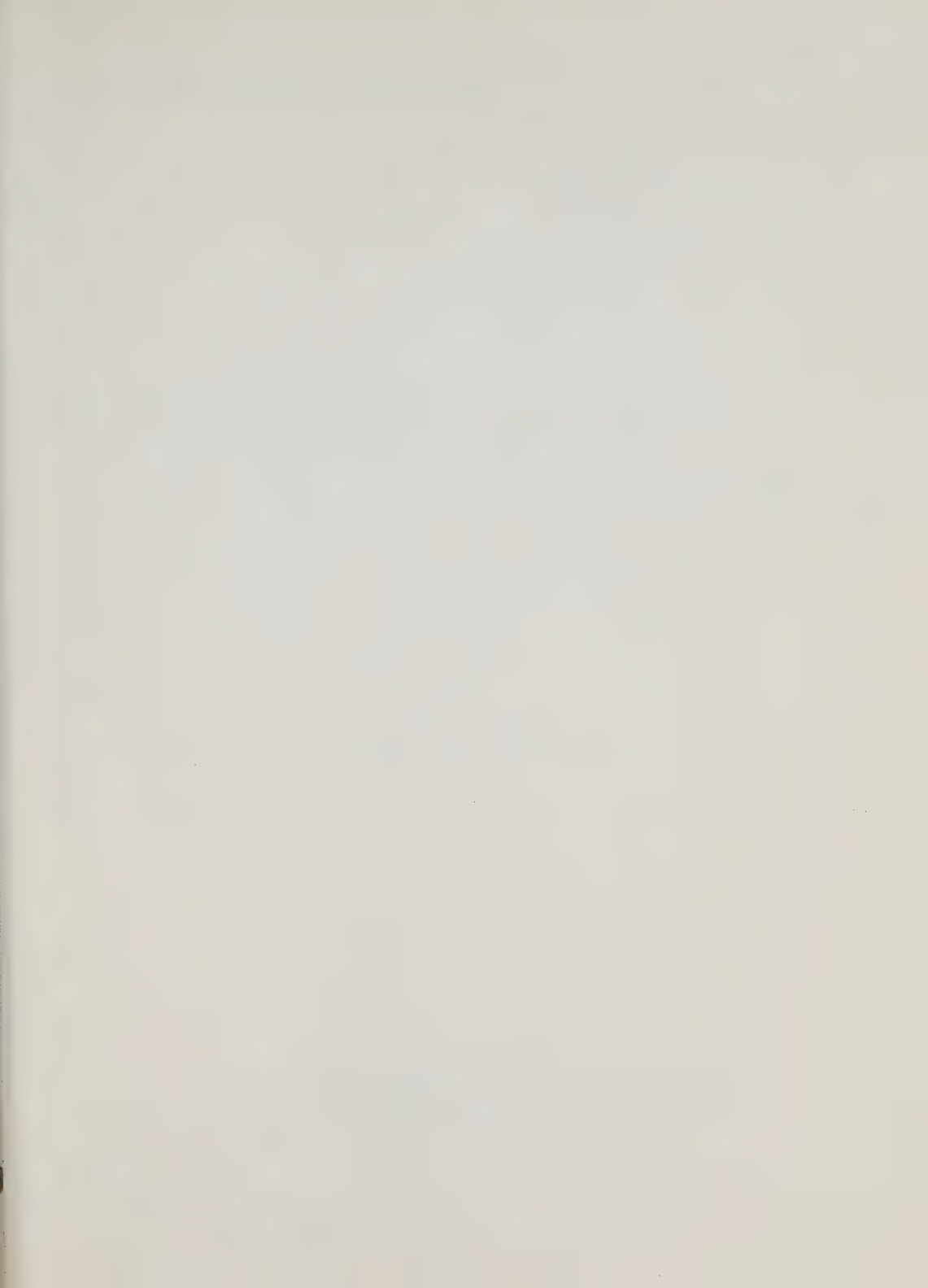
ATTESTATION

J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:

Du _____ 19 ____ au _____ 19 ____

Nom de la personne qui a rempli la formule (en lettres moulées)		Titre
Adresse	Code postal | | | | |	Numéro de téléphone et indicatif régional
Signature		Date de ce rapport

REMARQUES



Publications de Statistique Canada portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

Catalogue

11-003F	Revue statistique du Canada, M., F.
13-002	Comptes des flux financiers - Système des comptes nationaux, T., Bil.
13-547	Revenu, avoir et dette des familles au Canada, 1969, HS., Bil.
13-550	Enquête sur les finances des consommateurs, volume 1, certains comptes rendus, 1970, HS., Bil.
13-551	Enquête sur les finances des consommateurs, volume 2, certains comptes rendus, 1970, HS., Bil.
61-004	Credit à la consommations, M., Bil.
61-006	Institutions financières - Statistique financière, T., Bil.
61-207	Statistique financière des sociétés, A., Bil.
61-208	Statistique fiscale des sociétés, A., Bil.
61-209	Caisses d'épargne et de crédit, A., Bil.
61-513	Liens de parenté entre firmes, 1972, HS., Bil.
63-007	Ventes de véhicules automobiles neufs, M., Bil.
63-013	Le financement des ventes, M., Bil.
63-208	Ventes de véhicules automobiles neufs, A., Bil.

A. Annuel	M. Mensuel	T. Trimestriel	HS. Hors Série
A. Anglais	F. Français	Bil. Bilingue	

Outre les publications énumérées ci-dessus, Statistique Canada publie une grande variété de bulletins statistiques sur la situation économique et social du Canada. On peut se procurer gratuitement un catalogue complet des publications courantes en s'adressant à Statistique Canada, KIA OT6.

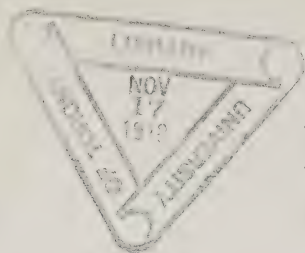
Other Statistics Canada publications relating to Sales Finance Companies and commercial and consumer credit.

Catalogue

11-003 Canadian Statistical Review, M., E.
13-002 Financial Flow Accounts, System of National Accounts, Q., Bil.
13-547 Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, O., Bil.
13-550 Survey of Consumer Finances, Volume I, Selected Reports, 1970, O., Bil.
13-551 Survey of Consumer Finances, Volume II, Selected Reports, 1970, O., Bil.
61-004 Consumer Credit, M., Bil.
61-006 Financial Institutions - Financial Statistics, Q., Bil.
61-207 Corporation Financial Statistics, A., Bil.
61-208 Corporation Taxation Statistics, A., Bil.
61-209 Credit Unions, A., Bil.
61-513 Inter-corporate Ownership, 1972, O., Bil.
63-007 New Motor Vehicle Sales, M., Bil.
63-013 Sales Financing, M., Bil.
63-208 New Motor Vehicle Sales, A., Bil.

A. Annual M. Monthly Q. Quarterly O. Occasional
E. English F. French Bil. Bilingual

In addition to the selected publications listed above, Statistics Canada publishes a wide range of statistical reports on Canadian economic and social affairs. A comprehensive catalogue of all current publications is available free on request from Statistics Canada, Ottawa (Canada), K1A 0V4.



Sales financing

1977

Le financement des ventes

1977

SALES FINANCING

LE FINANCEMENT DES VENTES

1977

Published by Authority of
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... figures not appropriate or not applicable.

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- - amount too small to be expressed.

^p preliminary figures.

^r revised figures.

^x confidential to meet secrecy requirements of the Statistics Act.

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Les signes conventionnels suivants sont employés uniformément dans les publications de Statistique Canada:

.. nombres indisponibles.

... n'ayant pas lieu de figurer.

— néant ou zéro.

- - nombres infimes.

^p nombres provisoires.

^r nombres rectifiés.

^x confidentiel en vertu des dispositions de la Loi sur la statistique relatives au secret.

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INTRODUCTION

Definition and Coverage

This annual report on sales financing in Canada is based on a survey of businesses engaged in the instalment financing of retail sales of consumer and commercial goods. (A list of these firms, together with a sample of the questionnaire used in this survey, will be found on the back pages of this publication.) The annual report supplements and amends the data published in the Monthly reports on Sales Financing (Catalogue 63-013).

The universe of sales financing companies covered by this report includes independent sales finance companies, the sales financing subsidiary companies of automobile, truck and farm implement manufacturers and consumer loan companies which also finance conditional sales agreements. Not included in the universe, for the purpose of this survey, are acceptance companies which are the subsidiaries of, or which are associated exclusively with, large retailing organizations. The sales financing activity of these captive firms is regarded as being essentially an extension of the merchandising function; consequently, their statistics are included with the accounts receivable reported by department stores and other retailing establishments in the monthly bulletin, Consumer Credit (Catalogue 61-004). At year end 1977, a dozen such companies reported accounts receivable of \$1,479.2 million for purchases of consumer goods, an increase of 9.3% over the 1976 figure of \$1,353.6 million.

Survey Results

During 1977 sales financing companies acquired \$2,877.7 million of new instalment finance paper, an increase of 2.6% over the volume of \$2,803.7 million purchased in 1976. The predominance of industrial and commercial paper in the composition of these companies' portfolios of instalment finance paper, which first emerged in 1971, was accentuated in this latest year when new purchases of this class of paper increased 6.9% from \$1,729.6 million in the previous year to \$1,848.6 million. This comprised 64% of total purchases, up from 62% last year. Conversely, the volume of consumer goods paper purchased shrank 4.2% over the year, from \$1,074.2 million to \$1,029.1 million, dropping to the lowest level since 1972. Additional acquisitions were made this year of \$184.7 million composed of farm machinery and equipment finance paper of \$85.3 million, new commercial vehicles (including passenger cars financed for business purposes) of \$66.1 million, and the miscellaneous component of the

Définitions et champ de l'enquête

Le présent rapport annuel sur le financement des ventes au Canada se fonde sur une enquête menée auprès d'entreprises qui financent les ventes à tempérament, au détail, de biens de consommation et de biens commerciaux. (La liste de ces entreprises ainsi qu'un exemplaire du questionnaire utilisé pour cette enquête figurent aux dernières pages de la publication.) Ce rapport annuel complète et modifie les données publiées dans les rapports mensuels sur Le financement des ventes (n° 63-013 au catalogue).

L'univers des sociétés de financement des ventes dont il est question ici englobe les sociétés indépendantes de financement des ventes, les sociétés de financement qui sont des filiales de fabricants d'automobiles, de camions et de machines agricoles ainsi que les sociétés de prêts à la consommation qui financent également des ententes de vente sous condition. Sont exclues aux fins de l'enquête les sociétés d'acceptation qui sont les filiales de grandes organisations de vente au détail ou qui traitent exclusivement avec elles. Les opérations de financement des ventes de ces firmes dépendantes sont en effet considérées comme le prolongement d'une activité de vente; par conséquent, les chiffres qui s'y rapportent sont portés aux comptes clients des magasins à rayons et des autres établissements de vente au détail dans la publication mensuelle Crédit à la consommation (n° 61-004 au catalogue). À la fin de l'année 1977, une douzaine de ces sociétés ont déclaré des effets à recevoir d'une valeur de \$1,479.2 millions au titre d'achats de biens de consommation, ce qui représente une augmentation de 9.3 % par rapport aux \$1,353.6 millions déclarés en 1976.

Résultats de l'enquête

Les achats de nouveaux effets de crédit à tempérament effectués en 1977 par les sociétés de financement des ventes ont atteint \$2,877.7 millions, ce qui représente une hausse de 2.6 % par rapport au chiffre de \$2,803.7 millions réalisé en 1976. La prédominance des effets commerciaux et industriels dans le portefeuille des effets de crédit à tempérament de ces sociétés, qui est apparue en 1971, s'est intensifiée au cours de l'année par suite d'une augmentation de 6.9 % des achats de cette catégorie de papier (\$1,848.6 millions contre \$1,729.6 millions en 1976). Leur proportion du total des achats est passée de 62 % à 64 %. En revanche, on a observé une chute de 4.2 % des achats au chapitre des biens de consommation, lesquels sont tombés de \$1,074.2 millions à \$1,029.1 millions, soit à leur plus faible niveau depuis 1972. Les achats d'autres effets de crédit se sont élevés à \$184.7 millions, répartis entre les machines et le matériel agricoles (\$85.3 millions), les véhicules utilitaires neufs (\$66.1 millions), y compris les voitures particulières acquises à des fins commerciales, et la composante

"other consumer goods" category of paper of \$33.3 million. Reductions in purchases aggregating \$110.7 million, occurred mainly for new and used passenger cars of \$59.2 million, highway and general construction equipment of \$31.6 million, and other consumer durable goods of \$19.1 million. These transactions netted out to the overall increase of \$74 million purchases of paper this year.

Repayments during 1977 were \$2,807.4 million, an increase of 6% over the repayments of \$2,647.5 million made in 1976. Outstanding balances of retail instalment paper held by these companies rose 2.1% from \$3,392 million at year-end 1976 to an aggregate of \$3,462.3 million by the close of 1977, comprised of \$1,086.1 million outstandings, down 4.3% over the year, for consumer goods and \$2,376.2 million balances, up 5.3% for commercial and industrial goods.

The following summary table shows the net situation in regard to both purchases and balances for the major types of instalment sales finance paper over the last three years.

divers de la catégorie de papier "autres biens de consommation" (\$33.3 millions). Par ailleurs, on a noté une diminution globale de \$110.7 millions des achats principalement au chapitre des voitures particulières neuves et d'occasion (\$59.2 millions), du matériel de construction routière et de construction générale (\$31.6 millions) et des autres biens durables de consommation (\$19.1 millions). Il se dégage une augmentation nette de \$74 millions des achats de papier cette année.

Les remboursements ont atteint le chiffre de \$2,807.4 millions en 1977, ce qui représente une hausse de 6 % sur 1976 (\$2,647.5 millions). Les créances actives d'effets de commerce au détail que possèdent ces sociétés ont grimpé de 2.1 %, passant de \$3,392 millions à la fin de 1976 à \$3,462.3 millions à la fin de 1977; ce montant se compose de créances de \$1,086.1 millions au chapitre des biens de consommation (baisse de 4.3 %) et de \$2,376.2 millions au titre des biens commerciaux et industriels (hausse de 5.3 %).

Le tableau sommaire qui suit dégage la situation nette des achats et des créances à l'égard des principaux types d'effets de commerce pendant les trois dernières années.

Summary of Percentage Changes in Sales Financing in Canada - Paper Purchased and Balances Outstanding,
by Type of Commodity, 1975-1977

Résumé des variations en pourcentage du financement des ventes au Canada - Des effets de commerce achetés et des créances actives, par genre de marchandises, 1975-1977

Commodity - Marchandises	Paper purchased - Effets de commerce achetés			Balances outstanding - Créances actives		
	1975/1974	1976/1975	1977/1976	1975/1974	1976/1975	1977/1976
	per cent - pourcentage					
All commodities - Total - Toutes marchandises ...	+ 0.8	+ 7.8	+ 2.6	+ 6.5	+ 4.8	+ 2.1
Consumer goods - Biens de consommation	- 7.6	+ 3.2	- 4.2	- 1.1	- 1.9	- 4.3
New passenger cars - Voitures particulières neuves	- 0.4	- 2.1	- 8.0	+ 3.3	- 1.1	- 4.8
Used passenger cars - Voitures particulières d'occasion	- 6.7	+ 3.2	- 8.7	- 0.9	+ 1.4	- 5.0
Other consumer goods - Autres biens de consommation	- 18.5	+ 12.4	+ 4.1	- 9.1	- 5.4	- 2.6
Commercial and industrial goods - Biens commerciaux et industriels	+ 7.4	+ 10.8	+ 6.9	+ 11.2	+ 8.5	+ 5.3
New commercial vehicles - Véhicules utilitaires neufs	+ 4.0	+ 3.2	+ 7.3	+ 7.0	+ 7.0	+ 4.5
Used commercial vehicles - Véhicules utilitaires d'occasion	- 0.6	+ 1.9	+ 0.6	+ 12.4	+ 0.1	- 2.0
Other commercial goods (including farm implements, tractors, commercial and industrial equipment) - Autres biens commerciaux (y compris outillage agricole, tracteurs, matériel commercial et industriel)	+ 15.0	+ 24.4	+ 7.5	+ 17.5	+ 12.2	+ 7.5

In the motor vehicle financing segment of the industry's business, which accounts for almost 61% of all retail instalment financing this year, there were \$1,752.7 million purchases of new paper, a slight increase of 0.4% over the \$1,745.8 million acquired in 1976. Balances outstanding also rose slightly, by 0.5% from \$2,186.5 million at the end of the previous year to \$2,197.1 at the close of 1977. This \$6.9 million overall advance in volume purchases was the net result, of the \$66.1 million additional purchases of new commercial vehicle paper exceeding diminished purchases of \$59.2 million, for new and used passenger car paper. Balances outstanding held by the chartered banks for passenger car financing expanded 10.2% over 1977, from \$4,401 million in the previous year to \$4,850 million by year-end.

The provincial distribution of paper purchased during 1977, for several classes of finance paper, as well as the total balances at year-end, with comparable values for several previous years is shown in Table 4. On this occasion the decline in net purchases amounting to \$59.1 million experienced by Quebec and the Atlantic provinces for all classes of paper was off set by increases in purchases totalling \$133.1 million in Ontario and the Western provinces, most notably, an increase of \$37.2 million in Ontario and \$45.8 million in Alberta. The overall expansion in purchases was, as noted earlier, mainly for commercial and industrial paper, new commercial vehicles and farm machinery and equipment, in particular. The increases in purchases of new commercial vehicle paper was concentrated in Ontario, Alberta and British Columbia. In the case of farm machinery and equipment the increases in purchases occurred only in the Western provinces.

Revisions to the monthly series on motor vehicle financing, published originally in Sales Financing, Catalogue 63-013, are provided in Tables 6 and 7, by type of vehicle and for the current year only. In addition, revised monthly data on total retail instalment credit, by main classes of finance paper, are shown in Table 8 (unadjusted) and Table 9 (seasonally adjusted) covering the past 16 years. As noted above, these data supersede the monthly figures published during 1977.

The lease financing business undertaken by sales financing companies is shown in Table 12. Contracts written during the year recovered by 23.2%, from the unusually low level of \$267.7 million in 1976, to \$329.8 million in 1977. The value of motor vehicle leases financed during the year rose 17.1%, from \$127.2 million during the previous year to \$148.9 million in 1977. Contracts for machinery and equipment rallied over the year,

Le financement des véhicules automobiles compte pour près de 61 % du financement des ventes à tempérament au détail; les achats de nouveaux effets dans ce secteur ont augmenté légèrement (0.4 %), passant de \$1,745.8 millions à \$1,752.7 millions. Les créances actives ont aussi un peu monté (0.5 %), passant de \$2,186.5 millions à la fin de 1976 à \$2,197.1 millions à la fin de 1977. L'augmentation globale de \$6.9 millions des achats est le résultat net d'une progression de \$66.1 millions pour les véhicules utilitaires neufs et d'une baisse de \$59.2 millions pour les voitures particulières neuves et d'occasion. Les créances actives détenues par les banques à charte au chapitre des voitures particulières se sont accrues de 10.2 % en 1977, passant de \$4,401 millions à \$4,850 millions en fin d'année.

La répartition provinciale des achats de plusieurs catégories d'effets financiers achetés en 1977 et le total des créances en fin d'année figurent au tableau 4; celui-ci établit également des comparaisons avec les années antérieures. Le Québec et les provinces de l'Atlantique ont accusé une diminution nette de \$59.1 millions des achats pour toutes les catégories de papier; en revanche, les autres provinces ont connu une augmentation de \$133.1 millions, en particulier l'Ontario (\$37.2 millions) et l'Alberta (\$45.8 millions). L'accroissement global des achats, dont il a été question plus haut, touchait principalement les effets commerciaux et industriels, et tout particulièrement les véhicules utilitaires neufs et les machines et le matériel agricoles. L'augmentation des achats d'effets concernant les véhicules utilitaires neufs s'est concentrée en Ontario, en Alberta et en Colombie-Britannique. Quant aux machines et au matériel agricoles l'accroissement des achats de ces effets s'est manifesté exclusivement dans les provinces de l'Ouest.

Les séries mensuelles révisées sur le financement des véhicules automobiles, qui paraissaient auparavant dans la publication Le financement des ventes, n° 63-013 au catalogue, figurent dans les tableaux 6 et 7, par genre de véhicules et pour l'année courante seulement. De plus, des données mensuelles révisées relatives au total du crédit sur les ventes au détail, pour les 16 dernières années, sont données par catégories principales d'effets de commerce dans le tableau 8 (chiffres actuels) et dans le tableau 9 (chiffres désaisonnalisés). Comme nous l'avons mentionné précédemment, ces données remplacent celles qui ont paru en 1977.

Le tableau 12 porte sur le crédit-bail consenti par les sociétés de financement des ventes. Le volume des contrats conclus pendant l'année s'est vivement redressé (23.2 %) par rapport au niveau particulièrement bas de \$267.7 millions de 1976 pour atteindre le chiffre de \$329.8 millions en 1977. Le financement des baux de véhicules automobiles a progressé de 17.1 %, passant de \$127.2 millions à \$148.9 millions en 1977. Les contrats concernant les machines et le matériel ont amorcé

increasing 28.8% from the \$140.5 million low point in 1976 to \$181 million in 1977. Year-end lease paper balances outstanding with the sales financing industry increased in total by 8.4%, from \$954.3 million in 1976 to \$1,034.5 million in 1977. Although its leasing business accounts for only 8.7% of its total assets the prominence of the sales finance industry in this particular activity can be gauged from the fact that its holdings of this paper far exceed the aggregate 1977 holdings of \$767.8 million in lease contract receivables (an increase of 12.5% over last year's \$682.7 million) of other financial corporations whose principal business is lease financing.

Table 13 shows that sales financing companies purchased \$8,239.6 million of wholesale paper in 1977, a volume 13.3% more than the preceding year, to finance retail dealers' inventories and at year-end held balances of \$1,991 million, 32.8% higher than at the close of the previous year.

For personal cash loans extended to consumers the participating consumer loan companies held accounts receivable at year-end of \$207.9 million for small loans regulated by the Small Loans Act, a decrease of 11.5% from the \$234.8 million of the previous year, and an additional \$1,459.9 million for other (unregulated) consumer loans which also shrank, by 2.7%, from the \$1,500.2 million at year-end 1976.

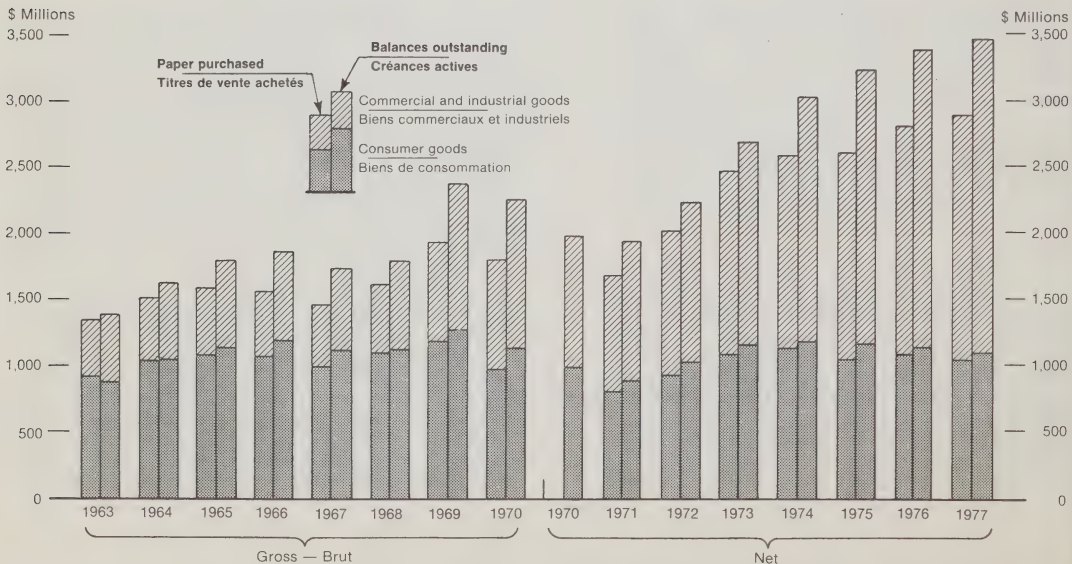
un fort redressement (28.8 %), passant d'un creux de \$140.5 millions à \$181 millions en 1977. Les créances actives de cette branche d'activité se sont accrues de 8.4 % en fin d'année (\$954.3 millions en 1976 contre \$1,034.5 millions en 1977). Même si le crédit-bail ne représente que 8.7 % de leur actif total, les sociétés de financement occupent une place importante au sein de cette activité, car leur avoir à ce titre a dépassé de beaucoup la somme des contrats de location (\$767.8 millions, soit 12.5 % de plus que le chiffre de \$682.7 millions réalisé l'an dernier) détenus par l'ensemble des autres sociétés de financement qui s'occupent principalement de crédit-bail.

Le tableau 13 indique que les sociétés de financement des ventes ont acheté en 1977 des effets de commerce de gros pour une valeur de \$8,239.6 millions, soit 13.3 % de plus que l'année précédente, dans le but de financer les stocks des détaillants; leurs créances se chiffraient à \$1,991 millions à la fin de l'année, en hausse de 32.8 % sur l'année précédente.

Au chapitre des prêts personnels consentis aux consommateurs, les sociétés de prêts à la consommation participantes détenaient en fin d'année des effets à recevoir de \$207.9 millions sous forme de petits prêts assujettis à la Loi sur les petits prêts et de \$1,459.9 millions sous forme d'autres prêts à la consommation; par rapport à l'année précédente, il s'agit de baisses respectives de 11.5 % et de 2.7 % par rapport aux chiffres de \$234.8 millions et de \$1,500.2 millions observés en 1976.

Annual Instalment Credit of Sales Financing Companies

Crédit pour achat à tempérament, au détail, sociétés de financement des ventes



Total assets of sales finance and consumer loan companies, including the merchandising acceptance companies mentioned earlier, (as at the end of the final quarter of 1977) are reported in the Statistics Canada Quarterly publication, Financial Statistics of Financial Institutions (Catalogue 61-006) as \$11,908 million, an increase of 7.5% over the \$11,073 million at the close of 1976.

Quality of Data

During the past decade there have been three important changes pertaining to the coverage, classification and valuation of these statistics which have affected their historical continuity. In 1970, the coverage of the survey was extended to include the sales financing undertaken by some consumer loan companies. At the same time, it was decided to reclassify new passenger cars from the "consumer goods" category to the "commercial vehicles" category, if they were known to be financed for business purposes, such as for taxis, auto rentals or other commercial fleets. The net effect of these two changes on the balances outstanding as at year end 1969 is shown in the form of adjustments for that year in Table 1; Table 11 shows the number and value of vehicles currently affected by this reclassification. (It should be noted, in this connection, that the original treatment of such vehicles, i.e., as consumer goods, has been restored in Table 5 for purposes of historical continuity in that particular statistical series.)

One further change having a significant impact on these series was made in the 1971 survey year. Commencing that year, all values reported for paper purchases and balances outstanding were altered from a "gross" basis, where values included pre-computed finance and other charges, to a "net" basis, where only the original amount financed was required, excluding all unearned income charges. Year-end estimates for balances outstanding on both a "gross" and "net" basis are shown for 1970 in Table 1. In addition, a table in the text of the 1971 publication shows the effect of this change on the reported values of various categories of finance paper. This revision was made in order to conform with the reporting practices of the other major holders of consumer credit balances, such as the chartered banks, small loan companies, life insurance companies (policy loans), department stores and other retail trade outlets, whose holdings were being reported on a "net" basis.

In this latest year 14 companies, of the 78 listed at the back of this publication as contributing to these statistics, submitted consolidated returns which included 16 other subsidiary or affiliated companies also active

Au dernier trimestre de 1976, l'actif des sociétés de financement des ventes et des prêts à la consommation, y compris des sociétés d'acceptation mentionnées précédemment, totalisait \$11,908 millions selon la publication trimestrielle de Statistique Canada, Statistique financière des institutions financières (n° 61-006 au catalogue). Ce total représentait une augmentation de 7,5 % par rapport à l'actif de \$11,073 millions enregistré à la fin de 1976.

La qualité des données

Durant la dernière décennie, trois importants changements ayant trait au champ de l'enquête, à la classification et à l'évaluation des statistiques en ont modifié la continuité chronologique. En 1970, on a étendu le champ de l'enquête de façon à inclure le financement des ventes fait par certaines sociétés de prêts à la consommation. On a aussi fait passer de la catégorie des "biens de consommation" à celle des "véhicules utilitaires" les voitures de tourisme neuves qui étaient financées à des fins commerciales: taxis, location de voitures et autres parcs de véhicules commerciaux. L'incidence nette de ces deux modifications sur les créances actives à la fin de 1969, apparaît dans le tableau 1, sous forme de corrections apportées aux chiffres de cette année-là; le tableau 11 donne le nombre et la valeur des véhicules touchés par cette reclassification. (Il faut noter à ce propos que ces véhicules ont été reclassifiés en tant que "biens de consommation" dans le tableau 5 pour maintenir la continuité chronologique de cette série particulière.)

Un autre changement apporté pour l'année 1971 a eu un effet considérable sur cette série. À partir de cette année, toutes les valeurs déclarées pour les achats d'effets de commerce et les créances actives ont été portées d'une base brute où les valeurs comprenaient les frais de financement et autres frais précomptés, à une base nette qui exige seulement le montant du financement initial, les frais constituant un revenu non mérité. Les prévisions de fin d'année pour les créances actives sur les bases brute et nette sont présentées dans le tableau 1 pour l'année 1970. De plus, un tableau de la publication de 1971 dégage les effets de cette modification sur les valeurs déclarées de diverses catégories de titres de financement. Cette révision avait pour but d'établir une correspondance avec les méthodes de déclaration couramment utilisées par les principaux détenteurs de créances à la consommation comme les banques à charte, les sociétés de petits prêts, les compagnies d'assurance (prêts sur polices), les magasins à rayons et d'autres magasins de détail, dont les créances sont déclarées sur une base nette.

L'année dernière, 14 des 78 sociétés déclarantes énumérées à la fin de cette publication ont présenté des bilans cumulés qui comprenaient 16 filiales ou sociétés affiliées qui s'occupent également de financement des ventes ou de prêts à la

in the sales financing or consumer loan business. Reports were not received in time for four of the firms listed; imputations were made based on their reports for 1976 and on telephone contacts which confirmed the current extent of their sales financing activity. In some instances respondents were unable to provide a detailed provincial breakdown of their business activities in the Atlantic and Prairie provinces. In these cases, the provincial data have been imputed based on the average percentage distribution, by province, for these regions as reported by other firms with a similar volume of business.

Also included in the data are \$201,568 of sales financing, \$481,699 small loans and \$5,479,006 other cash loans shown in the 1977 report of the Superintendent of Insurance for Canada for small loan companies and money-lenders which were not also covered by this survey. Omitted from these data are the \$0.7 million of consumer retail financing and the \$63.4 million of industrial retail financing undertaken by financial corporations classified as Finance Leasing Corporations (Catalogue 61-006).

A Note on CANSIM

All current and historical statistics on Sales Financing (Matrix Nos. 2417/19), as well as many other series, are available to the public from Statistics Canada's computerized data bank CANSIM (Canadian Socio-Economic Information Management System) via terminal, on computer printouts, or in machine readable form. For further information contact the CANSIM staff, Current Economic Analysis Division, Statistics Canada, Ottawa, K1A 0Z8 (telephone 613-995-7406), or the Regional Advisors at the Statistics Canada offices located across Canada.

consommation. Quatre sociétés n'ont pas envoyé leur déclaration à temps; les chiffres ont été empruntés à partir de leurs déclarations de 1976 et on a pu déterminer par téléphone l'étendue actuelle de leurs opérations de financement des ventes. Dans quelques cas, les déclarants se sont vus dans l'impossibilité de présenter une ventilation détaillée de leurs opérations commerciales dans les provinces des Prairies et de l'Atlantique. Pour remédier à cette situation, les données provinciales ont été imputées selon la répartition procentuelle moyenne, par province, des chiffres déclarés pour ces régions par les entreprises dont le volume des affaires est semblable.

Les données prennent également en compte certains chiffres tirés du rapport de 1977 du Surintendant des assurances du Canada sur les compagnies de petits prêts et les prêteurs d'argent qui n'étaient pas visés par cette enquête: \$201,568 pour le financement des ventes, \$481,699 pour les petits prêts et \$5,479,006 pour d'autres prêts en espèces. Ne sont pas compris dans ces statistiques le financement des biens de consommation au détail (\$0.7 million) ni le financement des biens industriels au détail (\$63.4 millions) effectués par les sociétés classées comme Sociétés financières de crédit-bail (n° 61-006 au catalogue).

Note au sujet de CANSIM

La banque de données informatisées de Statistique Canada CANSIM (Système canadien d'information socio-économique) fournit au public toutes les statistiques actuelles et historiques sur le financement des ventes (matrices nos 2417/19) et sur de nombreuses autres séries, par le biais d'un terminal, d'imprimés d'ordinateur ou de supports ordinolingués. Pour plus de renseignements, s'adresser au personnel de CANSIM, Division de l'analyse de conjoncture, Statistique Canada, Ottawa, K1A 0Z8 (téléphone 613-995-7406), ou aux conseillers régionaux des bureaux de Statistique Canada situés à travers le Canada.

STATISTICAL TABLES

TABLEAUX STATISTIQUES

TABLE 1. Retail Instalment Credit (Extended and Outstanding) of Sales Financing Companies,
Historical Review, 1953-1977

TABLEAU 1. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de
financement des ventes, sommaire rétrospectif, 1953-1977

Year — Année	Paper purchased — Effets de commerce achetés			Balances outstanding (year-end) — Créances actives (à la fin de l'année)		
	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total	Consumer goods — Biens de consom- mation	Commer- cial and indus- trial goods — Biens commer- ciaux et indus- triels	Total
thousands of dollars — milliers de dollars						
1953	719,149	228,597	947,746	516,191	184,472	700,663
1954	630,837	174,187	805,024	491,645	164,220	655,865
1955	759,412	217,666	977,078	599,382	191,717	791,099
1956	924,687	323,660	1,248,347	756,304	279,072	1,035,376
1957	900,414	290,577	1,190,991	779,576	287,827	1,067,403
1958	869,847	264,703	1,134,550	768,214	257,380	1,025,594
1959	902,575	355,628	1,258,203	805,627	343,935	1,149,562
1960	877,901	366,003	1,243,904	828,419	393,392	1,221,811
1961	768,115	344,412	1,112,527	755,791	395,123	1,150,914
1962	851,120	378,435	1,229,555	801,015	439,900	1,240,915
1963	924,813	420,296	1,345,109	873,799	519,555	1,393,354
1964	1,028,908	477,673	1,506,581	1,035,327	588,453	1,623,780
1965	1,067,918	508,787	1,576,705	1,131,061	664,984	1,796,045
1966	1,057,868	467,862	1,525,730	1,183,713	668,083	1,851,796
1967	995,286	461,537	1,456,823	1,105,324	631,609	1,736,933
1968	1,093,475	522,887	1,616,362	1,124,709	662,303	1,787,012
1969	1,181,292	752,228	1,933,520	1,264,455	916,362	2,180,817
1969 (adjusted) — (rectifié) (1) .....	...	...	...	1,266,400	1,097,700	2,364,100
1970 (gross) — (brut) (2)	965,431	836,211	1,801,642	1,136,184	1,112,926	2,249,110
1970 (net) (2) .....	...	...	...	983,214	993,856	1,977,070
1971	805,512	870,151	1,675,663	890,472	1,052,615	1,943,087
1972	941,207	1,076,335	2,017,542	1,024,685	1,203,731	2,228,416
1973	1,080,113	1,383,054	2,463,167	1,150,812	1,528,856	2,679,668
1974	1,127,273	1,452,874	2,580,147	1,168,817	1,870,110	3,038,927
1975	1,041,343	1,560,307	2,601,650	1,155,851	2,079,964	3,235,815
1976	1,074,182	1,729,566	2,803,748	1,134,436	2,257,543	3,391,979
1977	1,029,109	1,848,621	2,877,730	1,086,091	2,376,238	3,462,329

(1) Including consumer loan companies. — Y compris les sociétés de prêts à la consommation.

(2) Discontinuity in series; see introductory text. — Solution de continuité; voir l'exposé du début.

TABLE 2. Retail Instalment Credit (Extended and Outstanding) of Sales Financing Companies,
by Type of Commodity, 1975-1977

TABLEAU 2. Crédit pour achat à tempérament au détail (consenti et à recouvrer), sociétés de financement des ventes,
par genre de marchandises, 1975-1977

Type of credit (commodity) — Genre de crédit (marchandises)	Paper purchased — Effets de commerce achetés			Percentage change 1977/1976 Variation procen- tuelle	Balances outstanding (year-end) — Créances actives (à la fin de l'année)			Percentage change 1977/1976 Variation procen- tuelle
	Amount — Montant				Amount — Montant			
	1975	1976	1977		1975	1976	1977	
	thousands of dollars — milliers de dollars				thousands of dollars — milliers de dollars			
All commodities — Total — Toutes marchandises ...	2,601,650	2,803,748	2,877,730	+ 2.6	3,235,815	3,391,979	3,462,329	+ 2.1
Consumer goods — Biens de consommation	1,041,343	1,074,182	1,029,109	— 4.2	1,155,851	1,134,436	1,086,091	— 4.3
New passenger cars — Voitu- res particulières neuves	545,988	534,510	491,982	— 8.0	637,585	630,408	600,102	— 4.8
Used passenger cars — Voi- tures particulières d'oc- casion	185,678	191,535	174,820	— 8.7	201,167	204,060	193,829	— 5.0
Television, radios and record players — Télévi- seurs, radios et tourne- disques	43,322	45,149	39,590	— 12.3	29,163	31,448	27,341	— 13.1
Electrical and gas house- hold appliances — Appa- reils ménagers au gaz et à l'électricité	56,808	67,936	70,435	+ 3.7	40,706	46,915	50,705	+ 8.1
Furniture and home fur- nishings — Meubles et articles d'ameublement ..	62,662	61,671	46,950	— 23.9	46,315	46,318	33,599	— 27.5
Home improvement goods — Biens pour améliorations aux habitations	5,479	6,192	6,751	+ 9.0	6,464	5,091	9,039(1)	+ 77.6
Mobile homes — Maisons mobiles	8,906	4,641	2,044	— 56.0	97,713	68,886	45,178	— 34.4
Recreational equipment — Matériel de loisirs	22,521	9,904	10,638	+ 7.4	22,281	17,285	12,290(1)	— 28.9
All other consumer goods — Tous autres biens de con- sommation	109,979	152,644	185,899	+ 21.8	74,457	84,026	114,008	+ 35.7
Commercial and industrial goods — Biens commerciaux et industriels	1,560,307	1,729,566	1,848,621	+ 6.9	2,079,964	2,257,543	2,376,238	+ 5.3
New commercial vehicles — Véhicules utilitaires neufs	871,124	898,750	964,157	+ 7.3	1,122,008	1,200,879	1,255,031	+ 4.5
Used commercial vehicles — Véhicules utilitaires d'occasion	118,793	120,999	121,700	+ 0.6	150,917	151,075	148,089	— 2.0
Highway and general con- struction equipment — Matériel de construction routière et de construc- tion générale	243,157	244,079	212,452	— 13.0	327,913	341,922	313,417	— 8.3
Farm machinery and equip- ment — Machines et maté- riel agricoles	139,560	238,984	324,306	+ 35.7	153,059	241,236	320,151	+ 32.7
All other commercial goods — Tous autres biens commerciaux	187,673	226,754	226,006	— 0.3	326,067	322,431	339,550	+ 5.3

(1) Balances adjusted due to a revision by a major respondent. — Correction des soldes due à une révision faite par un enquêteur important.

TABLE 3. Percentage Distribution of Paper Purchases and Balances Outstanding of Sales Financing Companies, by Type of Commodity, Selected Years

TABLEAU 3. Répartition en pourcentage des effets de commerce achetés et des créances actives, des sociétés de financement des ventes, par genre de marchandises, pour certaines années

Type of credit (commodity) — Genre de crédit (marchandises)	1955	1960	1965	1970	1974	1975	1976	1977
Paper purchased during year — Effets de commerce achetés au cours de l'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods — Biens de consommation	77.9	70.6	67.7	53.6	43.7	40.0	38.3	35.8
Passenger cars — Voitures particulières ...	61.9	54.4	55.5	34.2	29.0	28.1	25.9	23.2
Other consumer goods — Tous autres biens de consommation	16.0	16.2	12.2	19.4	14.7	11.9	12.4	12.6
Commercial and industrial goods — Biens commerciaux et industriels	22.1	29.4	32.3	46.4	56.3	60.0	61.7	64.2
Commercial vehicles — Véhicules utilitaires	12.3	12.4	11.5	26.8	37.1	38.1	36.4	37.7
All other commercial and industrial goods — Tous autres biens commerciaux et industriels	9.8	17.0	20.8	19.6	19.2	21.9	25.3	26.5
Balances outstanding at year-end — Créances actives en fin d'année								
TOTAL	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Consumer goods — Biens de consommation	76.0	67.8	63.0	50.5	38.5	35.7	33.4	31.4
Passenger cars — Voitures particulières ...	60.6	51.1	50.2	33.9	27.0	25.9	24.6	22.9
Other consumer goods — Tous autres biens de consommation	15.4	16.7	12.8	16.6	11.5	9.8	8.8	8.5
Commercial and industrial goods — Biens commerciaux et industriels	24.0	32.2	37.0	49.5	61.5	64.3	66.6	68.6
Commercial vehicles — Véhicules utilitaires	13.2	12.3	12.0	26.0	38.9	39.3	39.9	40.5
All other commercial and industrial goods — Tous autres biens commerciaux et industriels	10.8	19.9	25.0	23.5	22.6	25.0	26.7	28.1

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding, by Province, 1970-1977

TABEAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives, par province, 1970-1977

Province	1977/76(1)	1977	1976	1975	1974	1973	1972	1971	1970
	%	thousands of dollars - milliers de dollars							
		Retail paper purchased - Total - Effets de commerce au détail achetés							
CANADA	+ 2.6	2,877,730	2,803,748	2,601,650	2,580,147	2,463,167	2,017,542	1,675,663	1,801,642
Newfoundland - Terre-Neuve	- 10.3	47,949	53,435	52,615	46,907	38,046	22,060	17,723	16,947
Prince Edward Island - Île-du-Prince-Édouard ..	- 20.8	7,067	8,926	7,434	6,216	5,546	3,448	3,564	4,070
Nova-Scotia - Nouvelle- Écosse	- 11.6	68,768	77,785	88,965	84,039	70,685	70,553	57,962	63,996
New Brunswick - Nouveau- Brunswick	- 7.3	64,965	70,059	61,108	65,316	65,879	43,268	34,482	36,152
Québec	- 5.0	712,412	750,036	725,892	719,967	701,623	589,047	492,148	505,785
Ontario	+ 4.2	912,636	875,481	854,975	873,886	836,351	665,935	567,376	639,230
Manitoba	+ 0.8	109,775	108,868	99,825	94,371	77,940	77,154	64,204	70,233
Saskatchewan	+ 18.2	178,738	151,278	100,038	84,006	74,936	61,335	51,835	64,993
Alberta	+ 11.1	459,772	413,931	337,872	296,258	259,836	215,076	180,318	189,451
British Columbia(2) - Colombie-Britannique(2)	+ 7.4	315,648	293,949	272,926	309,181	332,325	269,666	206,051	210,785
		New and used passenger cars - Voitures particulières neuves et d'occasion							
CANADA	- 8.2	666,802	726,045	731,666	747,274	700,781	623,658	536,406	617,217
Newfoundland - Terre-Neuve	- 9.1	10,045	11,054	10,798	12,213	10,054	6,620	4,977	5,218
Prince Edward Island - Île-du-Prince-Édouard ..	- 35.8	1,174	1,828	1,355	1,609	1,551	769	688	1,060
Nova Scotia - Nouvelle- Écosse	- 15.0	13,852	16,301	19,922	19,036	17,370	20,743	18,103	20,122
New Brunswick - Nouveau- Brunswick	- 16.6	13,982	16,764	15,704	16,991	16,354	10,956	9,400	9,586
Québec	- 7.5	259,231	280,366	276,589	286,091	266,856	244,871	210,672	233,063
Ontario	- 5.2	193,495	204,085	223,580	229,899	227,809	198,624	169,617	203,154
Manitoba	- 14.4	22,947	26,798	27,268	27,525	24,047	22,073	19,923	23,295
Saskatchewan	- 7.1	23,300	25,087	21,346	20,044	17,895	16,673	14,313	14,995
Alberta	- 8.9	78,887	86,594	74,863	64,082	55,224	49,068	43,850	51,732
British Columbia(2) - Colombie-Britannique(2)	- 12.7	49,889	57,168	60,241	69,784	63,621	53,261	44,863	54,992
		New passenger cars - Voitures particulières neuves							
CANADA	- 8.0	491,982	534,510	545,988	548,246	514,597	445,057	359,467	402,346
Atlantic provinces - Pro- vinces de l'Atlantique	- 13.2	27,437	31,606	34,095	36,028	32,840	27,901	22,003	22,265
Québec	- 7.6	204,323	221,129	218,990	222,751	208,689	186,438	151,954	164,823
Ontario	- 4.8	141,103	148,248	165,330	165,242	164,747	138,707	111,509	129,829
Manitoba	- 13.1	15,753	18,134	19,017	19,063	16,464	14,252	12,205	13,787
Saskatchewan	- 9.6	15,133	16,731	14,386	12,978	11,775	10,568	8,658	8,701
Alberta	- 8.6	55,666	60,906	53,680	45,070	37,601	32,623	27,037	31,123
British Columbia(2) - Colombie-Britannique(2)	- 13.7	32,567	37,756	40,490	47,114	42,481	34,568	26,101	31,818
		Used passenger cars - Voitures particulières d'occasion							
CANADA	- 8.7	174,820	191,535	185,678	199,028	186,184	178,601	167,939	214,871
Atlantic provinces - Pro- vinces de l'Atlantique	- 19.0	11,616	14,341	13,684	13,821	12,489	11,187	11,165	13,721
Québec	- 7.3	54,908	59,237	57,599	63,340	58,167	58,433	58,718	68,240
Ontario	- 6.2	52,392	55,837	58,250	64,657	63,062	59,917	58,108	73,325
Manitoba	- 17.0	7,194	8,664	8,251	8,462	7,583	7,821	7,718	9,508
Saskatchewan	- 2.3	8,167	8,356	6,960	7,066	6,120	6,105	5,655	6,294
Alberta	- 9.6	23,221	25,688	21,183	19,012	17,623	16,445	16,813	20,609
British Columbia(2) - Colombie Britannique(2)	- 10.8	17,322	19,412	19,751	22,670	21,140	18,693	18,762	23,174

See footnote(s) at end of table. - Voir note(s) à la fin du tableau.

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding,
by Province, 1970-1977 - Continued

TABLEAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives,
par province, 1970-1977 - suite

Province	1977/76(1)	1977	1976	1975	1974	1973	1972	1971	1970
	%	thousands of dollars - milliers de dollars							
		All other consumer goods - Tous autres biens de consommation							
CANADA	+ 4.1	362,307	348,136	309,677	379,999	379,332	317,549	269,106	348,214
Newfoundland - Terre-Neuve	+ 4.3	19,821	18,995	17,138	13,933	11,132	6,814	3,166	4,097
Prince Edward Island - Île-du-Prince-Édouard ..	- 40.4	871	1,462	1,423	990	939	596	612	783
Nova Scotia - Nouvelle- Écosse	- 1.9	17,281	17,609	15,923	17,807	16,216	14,419	12,747	15,181
New Brunswick - Nouveau- Brunswick	+ 1.1	14,165	14,016	10,257	12,247	9,827	6,833	4,808	6,915
Québec	+ 0.3	77,486	77,235	74,676	97,710	98,978	83,124	68,018	84,424
Ontario	- 1.1	131,610	133,023	111,932	131,913	127,907	101,800	99,370	147,625
Manitoba	+ 0.7	9,827	9,754	10,684	11,542	8,772	7,487	8,491	10,965
Saskatchewan	- 6.3	10,198	10,878	8,956	8,779	8,413	7,319	5,746	8,190
Alberta	+ 16.4	42,777	36,748	34,734	41,162	43,829	36,632	28,225	33,827
British Columbia(2) - Colombie-Britannique(2)	+ 34.7	38,271	28,416	23,954	43,916	53,319	52,525	37,923	36,207
		New and used commercial vehicles - Véhicules utilitaires, neufs et d'occasion							
CANADA	+ 6.5	1,085,857	1,019,749	989,917	957,093	895,286	669,939	529,490	484,034
Newfoundland - Terre-Neuve	- 3.0	12,519	12,909	14,614	13,567	11,780	5,799	6,611	4,732
Prince Edward Island - Île-du-Prince-Édouard ..	- 7.8	1,598	1,733	2,358	1,722	1,273	303	534	483
Nova Scotia - Nouvelle- Écosse	- 20.5	19,897	25,033	31,909	27,371	20,400	19,393	14,684	16,355
New Brunswick - Nouveau- Brunswick	- 5.9	21,036	22,350	18,619	19,775	21,803	14,678	12,270	11,854
Québec	- 2.0	246,740	251,704	237,026	221,597	231,697	178,169	133,233	112,437
Ontario	+ 15.3	406,384	352,466	353,648	361,299	338,455	245,177	200,707	177,174
Manitoba	- 9.2	36,213	39,873	40,836	36,765	30,419	23,491	18,767	19,415
Saskatchewan	- 13.4	30,075	34,732	31,490	25,738	20,251	15,046	14,080	15,857
Alberta	+ 11.8	171,176	153,164	133,755	116,513	92,692	71,400	59,339	55,096
British Columbia(2) - Colombie-Britannique(2)	+ 11.5	140,219	125,785	125,662	132,746	126,516	96,483	69,265	70,631
		New commercial vehicles - Véhicules utilitaires neufs							
CANADA	+ 7.3	964,157	898,750	871,124	837,531	784,271	576,397	454,937	407,626
Atlantic provinces - Pro- vinces de l'Atlantique	- 9.8	47,069	52,182	57,376	54,751	48,411	35,193	28,586	27,910
Québec	- 1.9	223,982	228,254	211,489	197,440	209,435	156,161	117,884	97,039
Ontario	+ 16.3	377,723	324,738	327,993	331,674	307,195	218,907	179,800	155,005
Manitoba	- 10.3	30,678	34,192	35,449	31,418	26,044	19,229	15,549	15,711
Saskatchewan	- 17.7	22,017	26,749	24,683	19,060	14,777	10,810	10,325	11,018
Alberta	+ 13.2	143,955	127,219	108,944	94,897	75,973	58,049	47,730	43,116
British Columbia(2) - Colombie-Britannique(2)	+ 12.6	118,733	105,416	105,190	108,291	102,436	78,048	55,063	57,827

See footnote(s) at end of table. - Voir note(s) à la fin du tableau.

TABLE 4. Retail Paper Purchased (by Commodity Class) and Total Balances Outstanding,
by Province, 1970-1977 - Concluded

TABLEAU 4. Effets de commerce au détail achetés (par catégories de marchandises) et total des créances actives,
par province, 1970-1977 - fin

Province	1977/76(1)	1977	1976	1975	1974	1973	1972	1971	1970
	%	thousands of dollars - milliers de dollars							
		Used commercial vehicles - Véhicules utilitaires d'occasion							
CANADA	+ 0.6	121,700	120,999	118,793	119,562	111,015	93,542	74,553	76,408
Atlantic provinces - Pro- vinces de l'Atlantique	- 18.9	7,981	9,843	10,124	7,684	6,845	4,980	5,513	5,514
Québec	- 3.0	22,758	23,450	25,537	24,157	22,262	22,008	15,349	15,398
Ontario	+ 3.4	28,661	27,728	25,655	29,625	31,260	26,270	20,907	22,169
Manitoba	- 2.6	5,535	5,681	5,387	5,347	4,375	4,262	3,218	3,704
Saskatchewan	+ 0.9	8,058	7,983	6,807	6,678	5,474	4,236	3,755	4,839
Alberta	+ 4.9	27,221	25,945	24,811	21,616	16,719	13,351	11,609	11,980
British Columbia(2) - Colombie-Britannique(2)	+ 5.5	21,486	20,369	20,472	24,455	24,080	18,435	14,202	12,804
		All other industrial and commercial goods - Tous autres biens commerciaux et industriels							
CANADA	+ 7.5	762,764	709,817	570,390	495,781	487,767	406,396	340,661	352,177
Newfoundland - Terre-Neuve	- 46.9	5,564	10,476	10,065	7,194	5,081	2,826	2,969	2,901
Prince Edward Island - Île-du-Prince-Édouard ..	- 12.2	3,424	3,902	2,298	1,895	1,783	1,780	1,731	1,744
Nova Scotia - Nouvelle- Écosse	- 5.9	17,738	18,841	21,211	19,825	16,699	15,998	12,428	12,339
New Brunswick - Nouveau- Brunswick	- 6.8	15,782	16,929	16,528	16,303	17,895	10,802	8,003	7,797
Québec	- 8.4	128,955	140,733	137,601	114,569	104,092	82,883	80,224	75,860
Ontario	- 2.6	181,147	185,907	165,815	150,775	142,180	120,334	97,682	111,276
Manitoba	+ 25.7	40,788	32,443	21,037	18,539	14,702	24,104	17,023	16,558
Saskatchewan	+ 42.9	115,165	80,582	38,246	29,445	28,377	22,297	17,696	25,951
Alberta	+ 21.5	166,932	137,424	94,520	74,501	68,090	57,976	48,905	48,795
British Columbia(2) - Colombie-Britannique(2)	+ 5.7	87,269	82,580	63,069	62,735	88,869	67,396	54,000	48,956
		Total balances outstanding - Total créances actives							
CANADA	+ 2.1	3,462,329	3,391,979	3,235,815	3,038,927	2,679,668	2,228,416	1,943,087	2,249,110
Newfoundland - Terre-Neuve	- 8.3	54,445	59,353	63,274	52,196	37,837	22,934	19,684	19,133
Prince Edward Island - Île-du-Prince-Édouard ..	- 3.8	10,121	10,526	7,078	7,242	6,050	4,476	4,760	5,585
Nova Scotia - Nouvelle- Écosse	- 7.0	90,995	97,801	106,249	96,398	80,422	80,284	67,037	79,948
New Brunswick - Nouveau- Brunswick	- 0.9	82,737	83,528	78,206	74,768	70,882	49,649	40,581	49,461
Québec	- 4.1	909,906	948,927	933,094	858,927	774,364	661,065	589,138	625,054
Ontario	+ 2.5	1,071,541	1,045,861	1,033,430	1,011,544	907,284	734,774	648,178	752,798
Manitoba	+ 1.0	128,779	127,514	116,495	106,613	82,693	83,805	76,461	84,225
Saskatchewan	+ 18.8	192,373	161,953	122,148	95,536	74,227	65,356	58,295	83,739
Alberta	+ 8.3	528,586	488,076	416,025	355,871	286,377	231,129	199,690	254,376
British Columbia(2) - Colombie-Britannique(2)	+ 6.6	392,846	368,440	359,816	379,832	359,532	294,944	239,262	294,791

(1) Over the year percentage change. - Variation proportionnelle pour l'année.

(2) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

TABLE 5. Sales and Financing of Motor Vehicles in Canada — Instalment Credit Extended
by Sales Financing Companies, Historical Review, 1953-1977

No.	Year — Année	New passenger cars — Voitures particulières neuves						Used passenger cars — Voitures particulières d'occasion	
		Number sold(1) — Nombre vendu(1)	Number financed(2) — Nombre financé(2)	Percentage financed — Proportion financée	Value of sales(1) — Valeur des ventes(1)	Amount financed(2) — Montant financé(2)	Percentage financed — Proportion financée	Number financed — Nombre financé	Amount financed — Montant financé
					thousands of dollars — milliers de dollars				thousands of dollars — milliers de dollars
1	1953	359,172	146,431	40.8	899,726	252,160	28.0	382,106	320,321
2	1954	310,546	126,099	40.6	797,554	230,900	29.0	325,953	269,144
3	1955	386,962	156,191	40.4	1,023,351	305,069	29.8	355,638	294,508
4	1956	408,233	190,109	46.6	1,128,640	408,993	36.2	382,026	337,154
5	1957	382,023	171,904	45.0	1,087,620	385,043	35.4	365,883	344,799
6	1958	376,723	147,402	39.1	1,110,724	335,827	30.2	339,414	333,011
7	1959	425,038	158,022	37.2	1,240,961	371,392	29.9	315,898	322,746
8	1960	447,771	164,335	36.7	1,289,073	377,851	29.3	291,560	298,415
9	1961	437,319	141,234	32.3	1,290,026	330,199	25.6	248,728	250,366
10	1962	502,565	154,561	30.8	1,482,407	380,879	25.7	248,186	264,924
11	1963	557,787	168,161	30.1	1,716,121	442,186	25.8	247,449	287,875
12	1964	616,759	186,361	30.2	1,936,258	511,367	26.4	250,333	318,565
13	1965	708,716	199,587	28.2	2,267,314	562,630	24.8	225,553	312,810
14	1966	694,820	198,261	28.5	2,274,083	570,542	25.1	209,162	297,593
15	1967	679,435	174,270	25.6	2,210,309	529,850	24.0	184,409	270,785
16	1968	741,915	189,552	25.5	2,481,141	602,530	24.3	186,323	287,920
17	1969	760,803	201,178	26.4	2,603,835	659,552	25.3	176,196	281,693
18	1970	640,360	167,623	26.2	2,158,543	558,802	25.9	135,143	214,871
19	1971	780,762	167,749	21.5	2,737,516	548,126	20.0	116,627	176,939
20	1972	858,959	198,463	23.1	3,170,305	650,465	20.5	116,238	178,601
21	1973	970,828	226,224	23.3	3,835,173	818,133	21.3	106,662	186,184
22	1974	942,797	214,358	22.7	4,016,879	850,811	21.2	99,752	199,028
23	1975	989,280	198,535	20.1	5,018,402	922,519	18.4	80,794	185,678
24	1976	946,488	185,482	19.6	5,241,970	927,859	17.7	75,878	191,535
25	1977	991,398	170,134	17.2	5,795,552	936,301	16.2	65,695	174,820

(1) Source: New Motor Vehicle Sales (Catalogue 63-208).

(2) All vehicles whose principal function is to carry passengers, including those used for commercial purposes, are classified as "passenger cars" for the purpose of this table.

TABLEAU 5. Ventes et financement des véhicules automobiles au Canada - Crédit pour achat à tempérament consenti par les sociétés de financement des ventes, sommaire rétrospectif, 1953-1977

New commercial vehicles - Véhicules utilitaires neufs						Used commercial vehicles - Véhicules utilitaires d'occasion		Total, new and used vehicles - Total, véhicules neufs et d'occasion		N ^o
Number sold(1) - Nombre vendu(1)	Number financed(2) - Nombre financé(2)	Percentage financed - Proportion financée	Value of sales(1) - Valeur des ventes(1)	Amount financed(2) - Montant financé(2)	Percentage financed - Proportion financée	Number financed - Nombre financé	Amount financed - Montant financé	Number financed - Nombre financé	Amount financed - Montant financé	
			thousands of dollars - milliers de dollars				thousands of dollars - milliers de dollars		thousands of dollars - milliers de dollars	
103,354	42,621	41.2	262,745	90,087	34.3	69,354	62,977	640,512	725,545	1
72,082	28,005	38.9	191,964	61,359	32.0	58,671	50,243	538,728	611,646	2
78,716	28,936	36.8	232,539	70,928	30.5	58,565	48,823	599,330	719,328	3
91,688	34,796	38.0	326,735	111,951	34.3	56,818	52,735	663,749	910,833	4
76,276	29,116	38.2	281,311	95,056	33.8	48,348	53,624	615,251	878,522	5
68,046	21,119	31.0	254,742	70,280	27.6	42,432	47,432	550,367	786,550	6
77,588	25,453	32.8	299,207	94,707	31.7	41,975	59,457	541,348	848,302	7
75,417	24,864	33.0	285,754	97,506	34.1	39,752	56,634	520,511	830,406	8
74,160	22,177	29.9	261,382	86,760	33.2	32,714	47,000	444,853	714,325	9
82,645	23,762	28.8	300,509	94,454	31.4	31,392	48,771	457,901	789,028	10
97,202	27,143	27.9	345,918	108,152	31.3	30,651	50,750	473,404	888,963	11
109,120	28,934	26.5	401,544	123,458	30.7	29,441	51,240	495,069	1,004,630	12
122,279	30,213	24.7	472,015	129,181	27.4	26,736	51,349	482,089	1,055,970	13
132,611	33,648	25.4	550,508	146,485	26.6	26,100	51,018	467,171	1,065,638	14
135,872	32,449	23.9	588,057	149,152	25.4	24,353	50,551	415,481	1,000,338	15
147,538	37,665	25.5	634,648	171,298	27.0	25,001	55,936	438,541	1,117,684	16
156,702	43,721	27.9	719,044	250,776	34.9	27,108	73,184	448,203	1,265,205	17
133,881	34,505	25.8	653,787	251,170	38.4	25,046	76,408	362,317	1,101,251	18
159,570	36,976	23.2	815,535	266,278	32.7	23,074	74,553	344,426	1,065,896	19
206,662	45,357	21.9	1,142,754	370,989	32.5	22,807	93,542	382,865	1,293,597	20
255,870	55,793	21.8	1,535,201	480,735	31.3	23,518	111,015	412,197	1,596,067	21
306,507	63,570	20.7	1,900,106	534,966	28.2	24,123	119,562	401,803	1,704,367	22
327,349	59,031	18.0	2,242,606	461,000	20.6	22,801	118,793	361,161	1,721,583	23
344,975	59,152	17.1	2,512,118	505,401	20.1	22,940	120,999	343,452	1,745,794	24
353,561	54,231	15.3	2,750,341	519,838	18.9	22,263	121,700	312,323	1,752,659	25

(1) Source: Ventes de véhicules automobiles neufs (n^o 63-208 au catalogue).

(2) Tous les véhicules dont la fonction principale est de transporter les passagers et comprenant, entre autres, les véhicules utilisés à des fins commerciales, sont classés avec les "voitures particulières" dans le but de ce tableau.

TABLE 6. Number of Motor Vehicles Financed by Sales Financing Companies,
by Province and by Month, 1977

TABLEAU 6. Nombre de véhicules automobiles financés par les sociétés de financement des ventes,
par province et par mois, 1977

Month - Mois	Canada	Atlantic provinces — Provinces de l'Atlantique	Québec	Ontario	Manitoba	Saskat- chewan	Alberta	British Columbia(1) Colombie- Britan- nique(1)
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	98,346	5,674	42,413	28,023	2,991	2,749	10,436	6,060
January - Janvier	6,245	293	2,334	2,045	198	187	705	483
February - Février	6,284	356	2,498	1,761	171	182	784	532
March - Mars	8,832	558	3,781	2,438	284	272	907	592
April - Avril	9,313	617	4,298	2,461	279	237	892	529
May - Mai	10,228	630	4,704	2,790	303	251	959	591
June - Juin	10,120	539	4,408	2,851	337	265	1,133	587
July - Juillet	8,694	479	3,969	2,393	268	226	871	488
August - Août	9,540	528	4,070	2,814	267	264	1,068	529
September - Septembre	8,055	477	3,344	2,331	274	241	899	489
October - Octobre	8,782	504	3,945	2,366	262	249	910	546
November - Novembre	7,405	440	3,154	2,209	192	232	783	395
December - Décembre	4,848	253	1,908	1,564	156	143	525	299
New commercial vehicles(2) - Véhicules utilitaires neufs(2)								
Annual - Total - Annuel	126,019	6,440	30,504	50,356	3,895	2,702	17,201	14,921
January - Janvier	8,919	435	1,889	3,662	264	190	1,124	1,355
February - Février	9,015	524	1,924	3,779	306	170	1,189	1,123
March - Mars	11,263	589	2,842	4,367	341	209	1,654	1,261
April - Avril	11,593	701	2,865	4,478	493	280	1,497	1,279
May - Mai	13,227	746	3,325	5,143	424	315	1,744	1,530
June - Juin	15,770	730	3,733	7,055	463	315	1,793	1,681
July - Juillet	10,957	615	3,138	4,014	282	200	1,320	1,388
August - Août	9,479	558	2,509	3,375	284	188	1,471	1,094
September - Septembre	7,113	293	1,758	2,628	262	217	976	979
October - Octobre	8,336	443	1,891	3,279	249	193	1,417	864
November - Novembre	10,652	451	2,411	4,509	235	213	1,645	1,188
December - Décembre	9,695	355	2,219	4,067	292	212	1,371	1,179
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	65,695	5,046	21,506	17,716	2,764	3,386	8,931	6,346
January - Janvier	4,158	295	1,183	1,210	178	239	591	462
February - Février	5,144	365	1,499	1,458	200	299	822	501
March - Mars	6,707	557	2,126	1,828	289	319	898	690
April - Avril	6,176	486	2,077	1,732	274	292	715	600
May - Mai	6,583	527	2,254	1,776	277	311	826	612
June - Juin	6,642	471	2,219	1,782	296	329	905	640
July - Juillet	5,814	504	2,073	1,432	235	293	741	536
August - Août	5,985	455	2,000	1,601	244	305	800	580
September - Septembre	5,005	370	1,665	1,281	211	247	705	526
October - Octobre	4,769	342	1,541	1,287	219	231	703	446
November - Novembre	5,210	419	1,752	1,390	183	312	719	435
December - Décembre	3,502	255	1,117	939	158	209	506	318
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	22,263	1,649	3,970	4,437	1,122	1,957	5,528	3,600
January - Janvier	1,437	102	257	294	73	128	362	221
February - Février	1,642	127	278	327	65	138	426	281
March - Mars	2,179	151	386	504	118	171	529	320
April - Avril	1,949	154	352	409	116	188	464	266
May - Mai	2,150	167	400	460	125	210	512	276
June - Juin	2,152	163	407	449	118	168	512	335
July - Juillet	1,774	154	323	334	69	164	439	291
August - Août	1,861	139	320	369	113	184	443	293
September - Septembre	1,884	105	328	323	75	171	460	422
October - Octobre	1,838	132	301	334	94	142	407	428
November - Novembre	1,852	143	360	328	81	170	517	253
December - Décembre	1,545	112	258	306	75	123	457	214

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

(2) Includes passenger cars used for business purposes. - Y compris les voitures particulières utilisés à des fins commerciales.

TABLE 7. Amount of Motor Vehicle Financing by Sales Financing Companies, by Province and by Month, 1977

TABLEAU 7. Montant du financement de véhicules automobiles par les sociétés de financement des ventes, par province et par mois, 1977

Month - Mois	Canada	Atlantic provinces - Provinces de l'Atlantique	Québec	Ontario	Manitoba	Saskatchewan	Alberta	British Columbia(1) - Colombie-Britannique(1)
thousands of dollars - milliers de dollars								
New passenger cars - Voitures particulières neuves								
Annual - Total - Annuel	491,982	27,437	204,323	141,103	15,753	15,133	55,666	32,567
January - Janvier	29,962	1,330	10,754	9,845	1,006	940	3,597	2,490
February - Février	30,896	1,637	11,765	8,581	859	1,020	4,179	2,855
March - Mars	43,245	2,624	17,881	11,843	1,471	1,515	4,743	3,168
April - Avril	45,410	2,969	20,251	12,008	1,417	1,240	4,753	2,772
May - Mai	50,576	3,072	22,446	13,858	1,601	1,405	5,060	3,134
June - Juin	50,822	2,592	21,310	14,358	1,760	1,447	6,165	3,190
July - Juillet	43,590	2,306	19,258	12,141	1,380	1,203	4,592	2,710
August - Août	48,067	2,530	19,632	14,360	1,441	1,497	5,740	2,867
September - Septembre	40,392	2,313	16,121	11,756	1,505	1,285	4,665	2,747
October - Octobre	44,475	2,545	19,270	12,109	1,407	1,451	4,872	2,821
November - Novembre	38,719	2,226	15,779	11,808	1,051	1,302	4,321	2,232
December - Décembre	25,828	1,293	9,856	8,436	855	828	2,979	1,581
New commercial vehicles(2) - Véhicules utilitaires neufs(2)								
Annual - Total - Annuel	964,157	47,069	223,982	377,723	30,678	22,017	143,955	118,733
January - Janvier	62,113	2,787	12,827	25,197	1,646	1,503	8,838	9,315
February - Février	69,205	3,530	14,017	29,780	1,987	1,366	9,738	8,787
March - Mars	82,621	4,052	19,140	32,332	2,539	1,570	12,933	10,055
April - Avril	84,340	4,543	20,677	32,689	3,157	2,018	11,524	9,732
May - Mai	99,206	5,260	24,026	37,107	3,183	2,561	14,867	12,202
June - Juin	113,279	5,144	26,136	48,416	4,133	2,424	14,102	12,924
July - Juillet	82,344	4,287	22,141	30,396	2,266	1,560	10,986	10,708
August - Août	75,325	4,503	18,982	25,699	2,719	1,841	12,671	8,910
September - Septembre	60,393	2,549	14,439	22,064	2,659	1,865	8,784	8,033
October - Octobre	71,708	3,522	15,778	27,469	2,433	1,626	12,414	8,466
November - Novembre	85,703	3,519	18,837	34,792	1,760	1,846	14,917	10,032
December - Décembre	77,920	3,373	16,982	31,782	2,196	1,837	12,181	9,569
Used passenger cars - Voitures particulières d'occasion								
Annual - Total - Annuel	174,820	11,616	54,908	52,392	7,194	8,167	23,221	17,322
January - Janvier	11,065	642	3,113	3,473	467	584	1,587	1,199
February - Février	13,444	804	3,684	4,243	530	699	2,166	1,318
March - Mars	17,639	1,203	5,323	5,381	730	769	2,289	1,944
April - Avril	16,433	1,151	5,211	5,179	690	705	1,875	1,622
May - Mai	17,342	1,223	5,707	5,262	692	732	2,120	1,606
June - Juin	17,465	1,060	5,582	5,198	779	879	2,233	1,734
July - Juillet	15,192	1,123	5,268	4,156	587	700	1,898	1,460
August - Août	15,699	1,026	5,068	4,667	616	694	2,018	1,610
September - Septembre	12,902	871	4,166	3,566	562	613	1,713	1,411
October - Octobre	13,007	842	3,978	3,881	647	558	1,861	1,240
November - Novembre	14,737	1,024	4,728	4,485	487	747	2,020	1,246
December - Décembre	9,895	647	3,080	2,901	407	487	1,441	932
Used commercial vehicles - Véhicules utilitaires d'occasion								
Annual - Total - Annuel	121,700	7,981	22,758	28,661	5,535	8,058	27,221	21,486
January - Janvier	7,566	457	1,602	1,755	462	494	1,648	1,148
February - Février	8,981	740	1,649	1,985	274	546	1,877	1,910
March - Mars	12,061	722	2,499	3,252	452	745	2,397	1,994
April - Avril	10,263	637	1,983	2,700	556	672	2,216	1,499
May - Mai	11,976	724	2,267	2,888	706	907	2,672	1,812
June - Juin	11,992	839	2,424	3,080	571	652	2,451	1,975
July - Juillet	9,478	764	1,781	2,213	411	651	1,878	1,780
August - Août	9,663	702	1,682	2,405	477	769	2,042	1,586
September - Septembre	10,304	471	1,750	2,291	357	757	2,528	2,150
October - Octobre	10,420	727	1,606	2,194	475	630	2,382	2,406
November - Novembre	10,320	686	2,010	1,992	413	753	2,772	1,694
December - Décembre	8,676	512	1,505	1,906	381	482	2,358	1,532

(1) Includes Yukon and Northwest Territories. - Y compris le Yukon et les Territoires du Nord-Ouest.

(2) Includes passenger cars used for business purposes. - Y compris les voitures particulières utilisées à des fins commerciales.

TABLE 8. Retail Paper Purchased by Sales Financing Companies, by Commodity Class
and by Month, 1962-1977

	Month	1962	1963	1964	1965	1966	1967	1968	1969
No.		thousands of dollars — milliers de dollars							
	Passenger cars:								
1	January	39,101	47,426	52,141	48,706	54,820	54,402	54,647	59,702
2	February	41,694	46,896	56,109	58,833	57,862	55,388	61,908	63,194
3	March	55,326	58,958	69,728	77,594	79,655	72,267	73,220	75,372
4	April	64,769	76,628	84,027	86,404	80,609	78,277	89,012	90,807
5	May	71,329	79,174	83,502	89,123	81,589	88,439	90,843	88,653
6	June	65,855	74,199	91,439	92,932	89,720	87,779	85,836	93,434
7	July	65,459	75,382	83,264	79,775	81,185	73,540	87,523	93,385
8	August	56,033	57,332	67,874	76,928	77,167	63,688	76,493	75,306
9	September	41,012	45,519	62,427	63,098	64,283	51,884	61,242	78,344
10	October	50,722	61,707	68,057	64,206	69,284	63,415	79,479	86,993
11	November	49,810	54,482	59,102	70,678	68,521	57,916	65,909	69,139
12	December	44,693	52,358	52,262	67,163	63,440	53,640	64,338	66,916
13	Year	645,803	730,061	829,932	875,440	868,135	800,635	890,450	941,245
	Other consumer goods:								
14	January	14,776	14,376	14,101	13,673	12,583	12,508	12,246	12,182
15	February	13,928	12,427	14,250	14,315	10,834	11,744	10,639	11,464
16	March	13,819	12,811	14,161	13,248	12,472	12,929	11,566	13,348
17	April	15,735	16,202	17,675	14,851	14,495	14,438	15,021	19,629
18	May	19,762	18,185	18,649	17,215	17,039	18,858	18,136	21,348
19	June	18,236	18,218	18,066	16,561	18,518	18,389	18,668	24,260
20	July	17,613	17,723	17,394	15,734	16,126	16,766	20,158	24,784
21	August	19,274	16,012	16,776	18,108	17,694	17,579	17,485	21,709
22	September	18,286	16,754	18,262	17,273	16,715	17,242	17,920	23,599
23	October	17,579	17,423	16,413	17,425	17,471	17,455	18,728	24,660
24	November	17,673	16,287	16,572	16,682	17,322	17,662	20,191	19,605
25	December	18,636	18,334	16,657	17,393	18,464	19,081	22,267	23,459
26	Year	205,317	194,752	198,976	192,478	189,733	194,651	203,025	240,047
	Commercial vehicles:								
27	January	8,931	10,591	10,721	10,392	13,831	12,911	14,299	17,820
28	February	9,159	10,372	10,554	11,049	12,561	12,548	14,887	17,528
29	March	10,233	11,468	11,822	15,112	15,596	14,517	15,593	22,025
30	April	13,149	14,124	16,897	15,189	17,336	17,805	18,560	29,650
31	May	13,963	16,719	17,487	17,689	20,414	20,742	21,989	31,540
32	June	13,697	15,383	18,757	17,340	18,709	21,657	21,982	31,763
33	July	12,987	14,660	16,589	14,910	16,304	17,841	20,008	33,191
34	August	13,211	14,065	14,351	17,172	18,882	17,089	21,141	27,943
35	September	13,452	13,167	15,517	16,863	19,528	18,507	22,621	32,893
36	October	11,607	14,026	14,275	13,557	15,000	16,374	19,141	28,365
37	November	11,838	12,013	14,846	15,201	15,286	15,768	18,048	24,864
38	December	10,998	12,314	12,882	16,056	14,056	13,944	18,965	26,378
39	Year	143,225	158,902	174,698	180,530	197,503	199,703	227,234	323,960
	Other commercial and industrial goods:								
40	January	16,861	17,148	20,074	20,387	17,311	16,960	19,822	27,552
41	February	14,095	17,021	17,545	19,251	16,495	12,944	19,989	30,386
42	March	18,167	19,234	20,465	22,978	19,764	17,325	26,105	32,166
43	April	20,368	23,455	27,261	29,107	20,909	21,523	22,897	34,651
44	May	23,744	26,103	29,732	32,790	26,705	26,167	32,284	37,603
45	June	23,039	26,027	32,301	37,794	31,086	29,627	30,727	44,818
46	July	21,530	25,261	28,136	32,010	25,155	25,660	23,730	43,833
47	August	20,381	23,015	26,563	33,312	24,819	24,042	25,353	34,169
48	September	21,316	21,315	24,805	28,733	23,468	22,160	22,573	35,783
49	October	19,485	22,457	24,506	24,035	22,031	20,742	25,180	34,440
50	November	15,711	20,476	25,575	25,096	21,792	23,306	24,454	30,928
51	December	20,513	19,882	26,012	22,764	20,824	21,378	22,539	41,938
52	Year	235,210	261,394	302,975	328,257	270,359	261,834	295,653	428,267

TABLEAU 8. Effets de commerce au détail achetés par les sociétés de financement des ventes, par catégories de marchandises et par mois, 1962-1977

1970	1971	1972	1973	1974	1975	1976	1977	Mois	N ^o
thousands of dollars - milliers de dollars									
Voitures particulières:									
43,143	24,506	30,664	41,214	43,373	42,267	45,666	41,027	Janvier	1
47,372	29,624	39,719	45,511	49,860	48,254	45,649	44,340	Février	2
54,238	42,070	47,734	59,991	60,137	55,109	61,210	60,884	Mars	3
64,133	50,836	62,832	65,532	69,724	65,432	76,035	61,843	Avril	4
62,419	50,970	70,854	71,968	87,382	70,373	72,076	67,918	Mai	5
65,819	55,709	67,279	69,171	75,936	72,809	78,381	68,287	Juin	6
61,429	52,142	60,687	67,731	80,116	76,388	68,723	58,782	Juillet	7
48,470	47,499	51,850	61,272	66,745	60,207	60,197	63,766	Août	8
47,457	46,376	43,733	51,724	54,673	57,367	49,841	53,294	Septembre	9
51,227	53,078	58,464	69,451	65,065	66,975	63,648	57,482	Octobre	10
40,844	46,996	50,382	55,409	49,712	60,145	55,448	53,456	Novembre	11
30,666	36,600	39,460	41,807	44,551	56,340	49,171	35,723	Décembre	12
617,217	536,406	623,658	700,781	747,274	731,666	726,045	666,802	Année	13
Autres biens de consommation:									
24,753	15,778	18,118	26,402	34,808	24,898	24,126	24,673	Janvier	14
25,331	15,687	20,152	22,456	30,210	21,399	23,256	25,688	Février	15
25,576	17,392	22,289	28,526	30,970	21,863	27,955	28,731	Mars	16
28,666	20,208	26,060	30,422	32,262	25,053	28,547	27,390	Avril	17
29,905	22,517	29,033	36,037	38,911	25,703	27,955	29,745	Mai	18
33,186	25,476	28,443	31,902	32,984	24,898	29,418	32,028	Juin	19
30,692	22,354	27,031	32,395	33,326	27,066	29,069	28,985	Juillet	20
29,287	23,044	27,976	31,750	27,930	24,093	28,025	30,687	Août	21
29,748	23,002	28,360	31,219	29,298	26,849	29,417	30,434	Septembre	22
29,667	24,521	28,823	32,395	29,792	28,026	30,009	31,919	Octobre	23
29,458	27,318	30,238	38,350	29,032	27,282	34,257	35,470	Novembre	24
31,945	31,809	31,026	37,478	30,476	32,547	36,102	36,557	Décembre	25
348,214	269,106	317,549	379,332	379,999	309,677	348,137	362,307	Année	26
Véhicules utilitaires:									
42,728	25,718	39,956	58,003	68,431	64,768	72,912	69,679	Janvier	27
37,284	36,659	42,903	59,337	68,121	58,401	71,991	78,186	Février	28
39,115	43,756	49,600	70,634	76,806	75,606	93,896	94,682	Mars	29
49,970	49,161	56,824	80,196	93,473	92,859	104,970	94,603	Avril	30
53,019	55,277	74,318	100,576	105,197	112,375	109,117	111,182	Mai	31
52,804	55,966	68,199	102,424	88,699	105,893	113,650	125,271	Juin	32
43,374	44,240	58,118	79,028	80,743	92,526	88,932	91,822	Juillet	33
30,257	36,877	44,674	66,563	72,189	69,532	70,093	84,988	Août	34
33,426	34,234	42,341	53,577	69,317	75,614	58,181	70,697	Septembre	35
32,382	44,884	60,376	69,531	77,142	77,767	76,292	82,128	Octobre	36
36,797	54,603	71,277	79,815	80,551	78,172	80,572	96,023	Novembre	37
32,878	48,115	61,353	75,602	76,424	86,404	79,143	86,596	Décembre	38
484,034	529,490	669,939	895,286	957,093	989,917	1,019,749	1,085,857	Année	39
Autres biens commerciaux et industriels:									
29,607	18,353	28,044	34,046	36,043	30,345	48,339	50,037	Janvier	40
27,178	20,035	29,118	26,681	34,159	29,489	43,938	41,342	Février	41
23,715	19,273	27,113	35,851	34,903	34,052	41,524	47,596	Mars	42
28,043	21,090	32,385	43,558	43,331	42,893	53,875	50,571	Avril	43
32,300	28,021	38,280	55,654	55,478	56,526	61,470	58,428	Mai	44
35,668	35,035	37,364	48,191	45,612	58,579	68,142	69,183	Juin	45
36,054	26,887	34,267	45,119	49,033	53,332	65,374	64,377	Juillet	46
25,848	29,017	34,531	39,948	42,042	50,080	66,723	62,623	Août	47
28,065	32,976	32,260	36,583	40,158	48,597	60,405	83,294	Septembre	48
29,736	32,047	36,836	39,363	39,911	57,210	65,942	81,158	Octobre	49
30,079	32,968	38,531	39,704	37,481	53,446	62,677	84,133	Novembre	50
25,884	44,959	37,667	43,070	37,630	55,841	71,408	70,022	Décembre	51
352,177	340,661	406,396	487,767	495,781	570,390	709,817	762,764	Année	52

TABLE 9. Retail Paper Purchased by Sales Financing Companies, Seasonally Adjusted,
by Commodity Class and by Month, 1962-1977

	Month	1962	1963	1964	1965	1966	1967	1968	1969
No.		thousands of dollars — milliers de dollars							
	Passenger cars:								
1	January	51,111	60,800	67,259	67,413	74,261	70,841	68,877	75,995
2	February	51,445	57,651	68,314	72,262	70,877	67,694	71,575	77,305
3	March	53,846	59,763	66,481	71,459	73,053	67,124	73,514	74,258
4	April	53,779	61,418	67,967	71,005	69,652	69,536	72,717	74,873
5	May	53,129	60,438	69,488	73,448	65,449	69,521	72,852	73,387
6	June	53,082	61,704	70,303	72,588	69,876	69,338	72,849	75,989
7	July	54,288	61,368	69,567	69,398	74,632	66,299	73,630	78,221
8	August	53,740	56,929	69,503	75,894	73,663	60,539	76,181	78,857
9	September	51,583	55,108	73,351	73,429	75,609	63,974	74,492	91,664
10	October	53,797	64,455	73,209	71,235	74,176	64,480	77,169	85,283
11	November	56,527	64,009	67,676	77,317	75,623	63,478	76,578	82,848
12	December	59,191	65,606	62,267	80,267	77,384	68,207	77,036	77,573
	Other consumer goods:								
13	January	17,067	16,667	16,578	17,013	15,902	15,645	15,168	15,600
14	February	17,740	15,967	18,362	19,145	14,958	16,714	15,097	16,890
15	March	17,283	16,107	17,406	16,027	15,493	16,521	15,649	18,083
16	April	16,680	16,757	18,152	15,728	15,667	15,735	15,807	20,242
17	May	17,609	16,285	17,348	15,918	15,323	16,529	16,266	20,000
18	June	17,227	17,163	16,191	14,356	16,123	16,252	16,600	20,986
19	July	16,769	16,463	16,529	15,526	15,654	15,944	17,834	21,954
20	August	18,012	15,534	16,118	16,869	16,002	16,012	16,889	20,989
21	September	17,709	15,790	16,503	15,807	15,669	16,349	16,620	21,531
22	October	15,565	15,626	15,550	16,424	16,280	15,705	16,492	22,068
23	November	17,298	16,153	15,996	15,697	15,819	16,288	19,316	18,786
24	December	16,861	16,141	14,299	14,908	16,407	16,813	18,924	19,341
	Commercial vehicles:								
25	January	11,272	12,919	13,461	13,870	17,929	16,005	17,542	22,114
26	February	11,583	13,257	13,487	14,339	16,358	16,394	18,239	22,968
27	March	11,686	13,659	13,171	16,619	16,630	15,992	18,297	25,156
28	April	12,042	12,642	14,923	13,874	16,795	16,946	16,741	26,579
29	May	10,326	12,986	14,727	14,688	16,405	16,580	17,856	26,484
30	June	11,897	13,233	15,352	14,073	14,937	17,757	18,727	26,225
31	July	12,083	13,432	15,340	14,236	16,215	17,311	18,354	29,553
32	August	12,219	13,222	13,536	15,402	16,662	14,669	19,495	26,911
33	September	13,239	12,553	14,205	14,953	17,462	17,558	19,871	28,091
34	October	11,991	14,007	15,216	15,091	16,386	17,281	19,396	29,800
35	November	12,505	13,481	16,069	16,201	16,409	16,834	21,161	28,797
36	December	12,743	13,698	13,788	17,960	16,296	16,913	21,645	29,895
	Other commercial and industrial goods:								
37	January	20,749	20,782	24,179	26,626	22,042	21,683	23,325	31,306
38	February	20,163	24,064	23,832	26,698	22,476	17,118	24,407	38,011
39	March	20,434	22,597	24,361	26,177	22,557	19,435	31,250	37,388
40	April	19,817	22,751	24,977	28,224	20,889	22,292	23,516	35,083
41	May	19,106	20,842	25,673	27,473	22,819	21,049	25,818	31,198
42	June	19,172	21,491	25,528	28,568	22,434	22,337	24,001	34,736
43	July	19,249	21,630	23,816	27,931	22,596	22,259	19,525	35,661
44	August	18,284	21,522	25,366	32,540	22,959	22,496	24,708	35,117
45	September	20,996	20,981	24,017	27,343	23,581	22,798	23,418	37,300
46	October	19,635	22,628	25,371	25,895	23,361	22,496	25,648	34,580
47	November	16,622	21,626	26,836	26,244	22,365	23,246	26,060	33,462
48	December	22,146	21,933	27,150	23,671	22,715	24,642	26,283	46,735

TABLEAU 9. Effets de commerce au détail achetés par les sociétés de financement des ventes, après désaisonnalisation, par catégories de marchandises et par mois, 1962-1977

1970	1971 ^r	1972 ^r	1973 ^r	1974 ^r	1975 ^r	1976 ^r	1977	Mois	N ^o
thousands of dollars - milliers de dollars									
Voitures particulières:									
57,076	37,657	47,123	58,111	60,507	57,894	64,836	59,778	Janvier	1
56,817	38,133	48,395	57,541	62,534	60,174	55,995	55,227	Février	2
52,922	39,972	45,522	60,400	62,288	57,726	59,492	59,707	Mars	3
54,442	43,000	57,762	57,954	60,336	56,918	66,598	56,495	Avril	4
54,197	41,931	53,997	55,221	67,567	57,415	61,167	55,169	Mai	5
52,758	43,798	53,099	56,849	64,877	59,487	62,374	54,770	Juin	6
52,761	44,699	53,399	56,643	65,033	62,320	58,616	51,277	Juillet	7
52,224	47,018	49,939	58,597	66,422	60,803	57,884	59,525	Août	8
50,977	50,484	49,589	61,242	61,891	63,297	55,178	58,990	Septembre	9
49,710	49,895	53,086	61,708	58,519	60,380	61,849	56,288	Octobre	10
45,878	50,309	53,960	58,945	54,836	68,457	57,957	55,501	Novembre	11
35,676	48,425	55,562	58,160	58,136	70,091	60,580	45,786	Décembre	12
Autres biens de consommation:									
35,426	18,048	21,005	28,373	36,863	26,420	26,838	28,554	Janvier	13
38,184	19,113	23,220	27,159	36,310	25,524	26,906	30,412	Février	14
33,124	18,972	23,969	31,753	34,732	24,689	29,257	29,610	Mars	15
31,042	19,960	27,561	31,257	32,376	24,825	28,596	28,751	Avril	16
28,291	21,239	25,608	31,645	34,847	24,440	28,030	28,618	Mai	17
27,426	23,766	26,714	31,480	33,503	24,644	27,928	30,645	Juin	18
27,307	22,056	27,729	31,615	31,942	25,643	28,992	29,530	Juillet	19
28,384	23,788	27,952	32,013	29,494	26,007	29,214	31,242	Août	20
26,943	22,584	29,048	32,638	29,820	26,684	29,087	30,115	Septembre	21
27,970	24,799	28,276	31,135	28,141	26,389	29,879	32,212	Octobre	22
26,825	25,004	27,407	34,683	27,349	26,165	30,932	31,468	Novembre	23
26,036	27,328	28,307	34,557	26,535	27,505	29,972	31,617	Décembre	24
Véhicules utilitaires:									
49,172	32,888	50,224	68,561	80,873	77,084	87,323	86,097	Janvier	25
47,719	43,606	48,662	71,153	82,164	70,634	87,623	94,982	Février	26
43,329	43,304	49,869	71,347	80,726	77,111	89,323	89,824	Mars	27
45,502	42,872	52,461	72,034	79,443	79,437	89,635	82,011	Avril	28
44,715	42,780	54,179	73,488	78,225	84,683	85,370	85,104	Mai	29
42,185	42,837	52,294	79,793	71,019	82,120	84,325	93,023	Juin	30
38,670	42,547	57,702	76,417	74,833	85,766	84,145	91,027	Juillet	31
30,587	43,475	50,748	76,159	82,762	83,117	80,529	94,252	Août	32
30,552	46,135	58,114	76,159	95,911	99,172	77,349	94,264	Septembre	33
33,756	49,433	64,367	72,153	81,570	84,172	87,947	93,174	Octobre	34
42,276	49,916	66,802	76,241	80,261	82,300	79,542	96,628	Novembre	35
36,177	48,752	65,910	80,069	79,794	87,574	82,186	91,100	Décembre	36
Autres biens commerciaux et industriels:									
34,394	22,923	35,779	39,130	40,350	34,340	57,375	63,686	Janvier	37
33,579	24,542	33,798	33,208	43,359	37,999	57,464	54,393	Février	38
27,924	22,857	31,502	43,576	44,885	44,720	49,320	55,428	Mars	39
27,450	19,653	33,646	44,666	42,889	42,348	55,001	55,279	Avril	40
27,941	25,414	31,240	44,620	45,192	48,468	56,666	50,873	Mai	41
27,612	28,872	31,026	42,336	41,672	52,233	55,680	56,392	Juin	42
28,932	25,214	34,493	42,456	43,645	45,798	60,144	62,906	Juillet	43
26,150	30,635	33,311	38,294	41,540	51,330	64,651	57,195	Août	44
28,672	32,125	33,657	39,803	42,634	48,695	59,113	83,034	Septembre	45
30,874	33,949	37,220	37,372	36,062	51,192	64,070	78,866	Octobre	46
32,091	33,066	37,252	38,308	37,742	55,307	58,889	76,699	Novembre	47
28,990	38,054	35,828	42,284	35,672	51,466	66,118	68,871	Décembre	48

TABLE 10. Average Repayment Terms on Retail Paper Purchased by Sales Financing Companies, 1959-1977 and by Quarters, 1976-1977

TABLEAU 10. Échéance moyenne de remboursement des effets du commerce de détail achetés par les sociétés de financement des ventes, 1959-1977 et par trimestres, 1976-1977

Year and quarter — Année et trimestre	Passenger cars and commercial vehicles — Voitures particulières et véhicules commerciaux				Other consumer goods — Autres biens de consom- mation	Other com- mercial and industrial goods — Autres biens commerciaux et indus- triels
	New — Neufs		Used — D'occasion			
	P.C. — V.P.	C.V. — V.C.	P.C. — V.P.	C.V. — V.C.		
	months — mois					
1959	25.2		17.6		23.2	26.9
1960	25.9		17.6		23.3	27.9
1961	26.5		17.9		24.4	29.8
1962	27.6		19.0		24.8	31.6
1963	28.7		20.2		24.4	32.6
1964	29.4		21.6		23.6	31.7
1965	29.1		22.4		24.5	32.3
1966	29.2		22.6		24.4	31.0
1967	29.3		22.8		24.6	31.3
1968	29.9		23.2		27.3	32.8
1969	30.1		23.5		29.3	33.1
1970	29.8		23.0		36.6	32.8
1971	28.7		23.0		39.9	33.8
1972	31.1	30.9	24.2	22.7	38.7	35.0
1973	32.8	33.0	25.2	24.1	36.5	36.0
1974	32.6	32.8	26.5	25.6	32.9	37.4
1975	32.9	32.5	26.5	26.6	30.4	36.1
1976	33.6	33.2	26.8	26.8	25.8	37.6
1977	33.6	33.7	26.5	26.9	27.6	37.3
1976:						
I	33.5	32.4	27.2	26.4	26.0	37.4
II	33.8	33.0	26.9	27.1	26.9	37.9
III	33.9	34.3	26.4	27.1	26.0	37.4
IV	33.3	33.2	26.7	26.6	24.4	37.8
1977:						
I	33.5	33.1	26.7	26.8	24.0	36.4
II	33.4	33.0	26.6	26.7	27.0	37.3
III	33.9	34.3	26.3	26.8	30.2	36.8
IV	33.5	34.4	26.4	27.2	29.1	38.5

Note: P.C. = Passenger cars. — Nota: V.P. = Voitures particulières.
C.V. = Commercial vehicles. — V.C. = Véhicules commerciaux.

TABLE 11. Financing of New Passenger Cars Classed as Commercial Vehicles
(by Sales Financing Companies), 1972-1977 and by Months, 1977

TABEAU 11. Financement des voitures particulières neuves classées avec les véhicules commerciaux
(par les sociétés de financement des ventes), 1972-1977 et par mois, 1977

Periods — Périodes	Number — Nombre	Volume — Titres achetés	Balances outstanding — Créances actives
dollars			
1972	48,795	205,408,255	241,502,689
1973	66,989	303,536,071	324,009,474
1974	64,833	302,536,071	364,568,339
1975	71,074	376,531,486	437,713,288
1976	69,742	393,348,825	491,887,087
1977	71,788	444,319,364	529,738,031
January - Janvier	5,354	31,245,260	494,616,460
February - Février	5,465	36,135,638	495,278,141
March - Mars	6,552	41,263,591	505,836,505
April - Avril	6,793	41,347,489	512,168,382
May - Mai	7,517	44,850,931	524,664,851
June - Juin	9,969	59,198,549	543,862,009
July - Juillet	6,481	38,789,496	552,888,757
August - Août	4,812	29,689,299	551,959,149
September - Septembre	2,873	17,535,885	531,216,875
October - Octobre	3,701	24,064,577	522,950,693
November - Novembre	6,306	41,095,351	525,846,296
December - Décembre	5,965	39,103,298	529,738,031

TABLE 12. Lease and Rental Financing by Sales Financing Companies, 1972-1977 and by Quarters, 1977

TABEAU 12. Financement de baux et de contrats de location par les sociétés de financement des ventes,
1972-1977 et par trimestres, 1977

Periods — Périodes	Motor vehicles — Véhicules automobiles			All other (machinery and equipment etc.) — Tous autres (machines, matériel, etc.)		
	Amount financed — Montant du financement	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)	Amount financed — Montant du financement	Estimated repay- ments — Rembourse- ments estimatifs	Balances outstan- ding (end of period) — Créances actives (fin de période)
	thousands of dollars — milliers de dollars					
1972	46,046	22,192	64,234	172,965	71,928	334,996
1973	65,082	36,713	92,603	194,545	69,637	459,904
1974	73,095	45,478	120,220	195,012	119,417	535,499
1975	98,592	52,855	165,957	314,922	140,513	709,908
1976	127,163	82,903 ^F	210,217 ^F	140,532	106,365	744,075
1977	148,864	103,527	255,554	180,960	146,055	778,980
1977:						
I	30,086	23,615	216,688	28,447	37,743	734,779
II	43,096	29,492	230,292	21,751	29,824	726,706
III	34,060	25,234	239,118	37,748	25,795	738,659
IV	41,622	25,186	255,554	93,014	52,693	778,980

TABLE 13. Wholesale Financing by Sales Financing Companies, 1961-1977 and by Quarters, 1976-1977

TABEAU 13. Financement à la vente en gros par les sociétés de financement des ventes, 1961-1977 et par trimestres, 1976-1977

Year and quarter — Année et trimestre	Unadjusted — Non désaisonnalisées			Seasonally adjusted — Désaisonnalisées		
	Paper purchased — Titres achetés	Estimated repayments — Rembourse- ments estimatifs	Balances outstanding — Créances actives	Paper purchased — Titres achetés	Estimated repayments — Rembourse- ments estimatifs	Balances outstanding — Créances actives
	millions of dollars — millions de dollars					
1961	1,282.0	1,327.6	183.8	1,287.3	1,336.5	187.2
1962	1,566.0	1,509.8	240.0	1,561.5	1,506.8	241.9
1963	1,862.2	1,801.0	301.2	1,853.0	1,794.6	300.3
1964	2,063.5	2,097.1	267.6	2,067.5	2,103.6	264.2
1965	2,659.3	2,474.7	452.2	2,660.5	2,481.6	443.1
1966	2,498.7	2,526.7	424.2	2,466.3	2,495.2	414.2
1967	2,546.9	2,525.1	446.0	2,543.2	2,519.5	437.9
1968	3,020.8	2,863.2	603.6	2,987.8	2,825.3	600.4
1969	3,177.2	3,095.8	685.0	3,250.3	3,156.8	693.9
1970	2,548.8	2,708.8	525.0	2,611.9	2,766.1	539.7
1971	3,863.7	3,664.1	724.6	3,821.4	3,608.1	753.0
1972	4,134.9	4,026.7	832.8	4,173.1	4,056.4	869.7
1973	5,171.0	5,016.3	987.5	5,201.0	5,037.3	1,033.4
1974	6,268.1	5,828.7	1,426.9	6,349.4	5,897.4	1,485.4
1975	7,077.4	7,084.3	1,420.0	7,109.0	7,073.3	1,521.1
1976	7,270.5	7,190.8	1,499.7	7,272.7	7,244.1	1,549.7
1977	8,239.6	7,748.3	1,991.0	8,229.9	7,663.6	2,116.0
1976:						
I	1,614.8	1,374.4	1,660.4	1,791.8	1,853.0	1,459.9
II	2,134.6	2,291.9	1,503.1	1,789.8	1,813.7	1,436.0
III	1,507.2	1,681.7	1,328.6	1,837.6	1,713.2	1,560.4
IV	2,013.9	1,842.8	1,499.7	1,853.5	1,864.2	1,549.7
1977:						
I	1,927.2	1,692.6	1,734.3	2,113.6	2,082.1	1,581.2
II	2,523.0	2,106.7	2,150.6	2,126.3	1,684.3	2,023.2
III	1,683.4	2,004.4	1,829.6	2,013.3	2,001.9	2,034.6
IV	2,106.0	1,944.6	1,991.0	1,976.7	1,895.3	2,116.0

List of Sales Financing Companies Covered at December 31, 1977

Répertoire des sociétés de financement des ventes au 31 décembre 1977

Name — Nom	Address — Adresse
Acadia Acceptance Co. Ltd.	44 E. — 7th Ave., Vancouver, B.C. V5T 1M3
Ace Finance Corp. Ltd.	Room 100, 4770 Kent Ave., Montréal, Qué. H3W 1H2
Apex Finance Co. Ltd.	267 Bernard Ave., Kelowna, B.C. V1Y 6N2
Associates Capital Corp. of Canada Ltd.	4th Floor, 47 Sheppard Ave. E., Willowdale, Ont. M2N 5X5
Avco Financial Services Canada Ltd.	201 Queen's Ave., Box 5875, London, Ont. N6A 4T6
B & M Finance Corp.	296 René Goupil, St-Jean, Qué. J3B 3R9
Baker Acceptance Co. Ltd.	500 University Ave., Toronto, Ont. M5G 1V7
Beneficial Finance Co. of Canada Ltd.	Suite 300, 4881 Yonge St., Willowdale, Ont. M2N 5X3
Borg-Warner Acceptance Canada Ltd.	2025 Sheppard Ave. East, Willowdale, Ont. M2J 1V6
Canadian Acceptance Corp. Ltd.	2 St. Clair Ave. W., Toronto, Ont. M4V 1L8
Canadian Trailmobile Finance Ltd.	P.O. Box 848, Brantford, Ont. N3T 5S2
Candev Financial Services Ltd.	Suite 811, 4881 Yonge St., Willowdale, Ont. M2N 5X3
Capri Finance Corp.	3901 Ave. Bannantyne, Verdun, Qué. H4G 1C3
J.I. Case Credit Corp.	700 State St., Racine, Wisconsin, U.S.A. 53404
Centennial Acceptance Ltd.	503 E., Pender St., Vancouver, B.C. V6A 1V4
Chrysler Credit Canada Ltd.	900 Tower Dr., Troy, Michigan, 48098, U.S.A.
Clark Equipment Credit of Canada	544 Talbot Street E., St. Thomas, Ont. N5P 1C4
Colborne Acceptance Ltd.	1100 Norman St., Lachine, Qué. H8S 1A6
Commercial Credit Corp. Ltd.	95 St. Clair Ave. W., Toronto, Ont. M4V 1N6
Commodity Discount Ltd.	4141 Sherbrooke St. W., Montréal, Qué. H3Z 1B8
Consumer's Finance Corp. Ltd.	32611 South Fraser Way, Abbotsford, B.C. V2T 1X8
Credit Stanstead Inc.	1435 O., Boul. St-Martin, Laval, Qué. H7S 2C6
Danforth Discount Ltd.	898 Danforth Ave., Toronto, Ont. M4J 1L9
Dual Acceptance Ltd.	5333 St James St., Montréal, Qué. H4A 2C9
Eisen Finance Ltd.	518 Goyeau St., P.O. Box 311, Windsor, Ont. N9A 6K7
Ensign Acceptance Corp. (1973) Ltd.	501 Lakeshore Rd. E., Mississauga, Ont. L5G 4M5
Federal Acceptance Corp.	4141 Sherbrooke St. W., Westmount, Qué. H3Z 1B8
Ford Motor Credit Co. of Canada Ltd.	The American Rd., Dearborn, Michigan, 48121, U.S.A.
Forteresse Industrielle Ltée	St-Damien, Cté Bellechasse, Qué. G0R 2Y0
Frontier Acceptance Corp. Ltd.	Suite 504, 195 Dufferin Ave., London, Ont. N6A 1K7
Garry Finance Corp. Ltd.	201-228 Notre-Dame Ave., Winnipeg, Man. R3B 1N7
Genelcan Ltd.	18 King Street East, Toronto, Ont. M5C 1C8
General Motors Acceptance Corp. of Canada Ltd. ..	145 King St. W., Toronto, Ont. M5H 3K7
Gibraltar Discount Co. Ltd.	233 Carlaw Ave., Toronto, Ont. M4M 3E9
Granby Finance Corp.	50 rue Centre, Granby, Qué. J2G 5B3
Guardian Finance Group	298 Garry St., Winnipeg, Man. R3C 1H8
Gulf Acceptance Corp. Ltd.	6000 Notre Dame St. W., Montréal, Qué. H4C 3K5
Hamco Investment Inc.	1330 Maguire Ave., Sillery, Qué. G1T 1Z3
Hamilton Discount Corp. Ltd.	P.O. Box 8-Stn. A., Hamilton, Ont. L8N 3A3
Hartex Investments Ltd.	2333 Government St., Victoria, B.C. V8W 2M6
Household Finance Corp. of Canada	85 Bloor St. E., Toronto, Ont. M4W 1B4
Husmann Acceptance Co. Canada Ltd.	58 Frank St., Brantford, Ont. N3T 5E2
IAC Limited	45 St. Clair Ave. W., Toronto, Ont. M4V 2Y2
Indianhead Financial Services Ltd.	Suite 506, 45 Sheppard Ave. E., Willowdale, Ont. M2N 5W9
International Harvester Credit Corp. of Canada Ltd.	208 Hillyard St., Hamilton, Ont. L8N 3S5

List of Sales Financing Companies Covered at December 31, 1977 - Concluded

Répertoire des sociétés de financement des ventes au 31 décembre 1977 - fin

Name - Nom	Address - Adresse
Island Finances Ltd.	764 Fort St., Victoria, B.C. V8W 1H2
Jaeger Finance of Canada Ltd.	Gaylord Road, St. Thomas, Ont. N5P 3S1
Kimberly Finance Corporation Ltd.	Suite 711, 797 Don Mills Rd., Don Mills, Ont. M3C 1Y5
Laurentide Financial Corp. Ltd.	1177 W. Hasting St., Vancouver, B.C. V6E 2K3
Les Mutuellistes - Caisse d'Épargne et de Crédit	1600 Jacques-Cartier, C.P. 306, Mont-Joli, Qué. G5H 3L1
London Credit Company Ltd.	Water Street, St. John's, Nfld. A1C 5L9
Mack Financial (Canada) Ltd.	Box 1811, Allentown Penn, U.S.A. 18105
Massey-Ferguson Finance Co. of Canada Ltd.	915 King St. W., Toronto, Ont. M6K 1E3
Mentor Acceptance Corp. Ltd.	6001 Decarie Blvd., Montréal, Qué. H3X 2J8
Mutual Discount Co.	3532 Eglinton Ave. W., Toronto, Ont. M6M 1V6
Niagara Finance Co. Ltd.	1300 Yonge St., Toronto, Ont. M4T 1X5
Northern Ontario Acceptance Co. Ltd.	245 Yorkland Blvd., Willowdale, Ont. M2J 1R1
Paccar Financial Services Ltd.	10 Rue Sicard, Ste-Thérèse, Qué. J7E 4K9
Paramount Discount Corp. 1961 Ltd.	Suite 1409, 105 Main St. E., Hamilton, Ont.
Patrons Acceptance Ltd.	151 City Centre Dr., P.O. Box 527, Mississauga, Ont. L5A 3A4
Penticton Securities Ltd.	1765 Main St., Penticton, B.C. V2A 5H1
Philips Acceptance Corp. Ltd.	601 Milner Ave., Scarborough, Ont. M1B 1M8
Prairie Finance Company Ltd.	Box 555, Barrhead, Alta. T0G 0E0
RoyMarine Leasing Ltd.	P.O. Box 6001, Montréal, Qué. H3C 3A9
Seaboard Acceptance Corp. Ltd.	2211 W. 4th Ave., Vancouver, B.C. V6K 1N9
Standard Finance Corp. Ltd.	491 Portage Ave., Winnipeg, Man. R3B 2E4
Superior Acceptance Corp. Ltd.	22 College St., Toronto, Ont. M5G 1K6
TKM Credit Corp. (Canada) Ltd.	Room 1103, 145 King St. W., Toronto, Ont. M5H 1J8
Traders Group Ltd.	Traders Bldg., 625 Church St., Toronto, Ont. M4Y 2G1
Triad Financial Services	Suite 211, 45 Sheppard Ave., Willowdale, Ont. M2N 5X4
Tri-State Acceptance Co. Ltd.	510-532 Donald St., Winnipeg, Man. R3B 2H8
Union Acceptance Corp. Ltd.	1177 West Hastings St., Vancouver, B.C. V6E 2K3
Union Finance Ltd.	Box 1450, Wetaskiwin, Alta.
United Dominions Corp. (Canada) Ltd.	2 Bloor St. W., Toronto, Ont. M4W 1A1
United Dominions Investments Ltd.	2 Bloor St. W., Toronto, Ont. M4W 1A1
Wardley Canada Ltd.	1818-200 Granville Square, Vancouver, B.C. V6C 1L3
Westward Investments Ltd.	125 Higgins Ave., Winnipeg, Man. R3C 3B3
White Motor Credit Corp. of Canada Ltd.	P.O. Box 22230, Beachwood, Ohio, U.S.A. 44122



Merchandising and Services Division

Division du commerce et des services

SURVEY OF SALES FINANCING AND
CONSUMER CREDIT, 1977ENQUÊTE SUR LE FINANCEMENT
DES VENTES ET LE CRÉDIT
À LA CONSOMMATION, 1977

CONFIDENTIAL WHEN COMPLETED

CONFIDENTIEL UNE FOIS REMPLI

Collected under the Authority of the Statistics Act,
Chapter 15, Statutes of Canada 1970-71-72.Déclaration exigée en vertu de la Loi sur la statistique
chapitre 15, Statuts du Canada de 1970-71-72.

Revise name or address if not correct - Corriger le nom et l'adresse s'il y a lieu

This report covers all companies engaged in instalment sales financing
and contains the following Sections:

- Section 1 - Retail Sales Financing
- Section 2 - Provincial Distribution of Retail Sales Financing
- Section 3 - Wholesale Financing
- Section 4 - Consumer Financing
- Section 5 - Lease and Rental Financing
- Section 6 - All Other Receivables

Le présent questionnaire s'adresse à toute société qui s'occupe du finan-
cement des ventes à tempérament; il renferme les sections suivantes:

- Section 1 - Financement des ventes au détail
- Section 2 - Répartition par province du financement des ventes au détail
- Section 3 - Financement des ventes en gros
- Section 4 - Prêts à la consommation
- Section 5 - Financement de baux et de contrats de location
- Section 6 - Autres prêts

PLEASE READ THESE NOTES BEFORE COMPLETING
QUESTIONNAIRE

1. The Statistics Act ensures that any information you provide can only be seen by sworn employees of this bureau and must be treated in the strictest confidence and divulged to no one outside Statistics Canada, not even another government department or agency, without your written permission. The data in your report may be used only for statistical purposes.
2. Kindly complete and return one copy of this report within 30 days after receipt. If for some reason you are unable to comply within this time period, please notify this section (address below) when you will be able to do so. A self-addressed envelope is enclosed for your convenience. Retain the other enclosed copy for your records.
3. Include all your Canadian branches in this report. A combined report for all companies operating in Canada for which you maintain records will be acceptable, provided a list of these companies is supplied in the space reserved on page 4.
4. Report for your normal business year ending at anytime between 1/4/77 and 31/3/1978. If you did not operate for the full year, show data for that portion of the year during which you were in business.
5. If exact data are only available for group totals in Section 1, your best estimates of the commodity breakdown will be acceptable.
6. "Paper Purchased" during 1977 should show only the value of the original amount financed for goods secured by conditional sales agreements, omitting unearned finance charges. Exclude renewal transactions, paper bought from other financing firms and lease paper.
7. "Balances Outstanding" as at December 31, 1977 should show only the principal amount outstanding net of unearned finance charges for all paper on your books, including renewal transactions, whenever purchased. Exclude lease paper.
8. "Consumer Goods" are those bought for personal use and not for resale.
9. "Commercial and Industrial Goods" are those bought for business and farm use and not for resale.
10. "Lease Financing" covers only financing where no conditional sales agreement is involved and the financing company itself retains ownership of goods and acts as lessor.
11. Passenger cars financed for commercial purposes, e.g. taxis and other fleets, should be reported as "commercial vehicles."
12. If you report motor vehicle financing monthly, and this total does not agree with the sum of the 12 monthly returns, please give explanation under Remarks on page 4.
13. The results of this survey will be published in the report Sales Financing (Catalogue 63-211). For any information relating to this survey contact the Retail Trade Section, Merchandising and Services Division, Statistics Canada, Ottawa, K1A 0V4 (Tel. 613-996-9304 or Telex 053-3585).

PRIÈRE DE LIRE CES NOTES AVANT DE RÉPONDRE
AUX QUESTIONS

1. En vertu de la loi, Statistique Canada s'engage à traiter dans la plus stricte confidentialité les renseignements que vous fournirez et à ne pas les divulguer sans votre consentement écrit à qui que ce soit hors de Statistique Canada, même pas à d'autres ministères ou organismes publics. Seuls les employés assermentés pourront les voir et ces données ne serviront qu'à des fins statistiques.
2. Veuillez nous renvoyer un exemplaire de votre questionnaire, dûment rempli dans l'enveloppe adressée ci-incluse dans les trente jours qui suivent la réception. Classez le second exemplaire. Si, pour une raison quelconque, vous ne pouvez respecter ce délai, veuillez nous aviser, à l'adresse ci-dessous, de la date d'exécution.
3. Le présent questionnaire s'applique à toutes vos succursales canadiennes. Il vous suffira d'une seule déclaration pour l'ensemble des sociétés en activité au Canada dont vous tenez les livres, pourvu que vous donniez la liste de ces sociétés en bas de la page 4.
4. Inscrire les données pour votre année financière (année normale d'affaires) se terminant entre le 1^{er} avril 1977 et le 31 mars 1978. Si votre entreprise n'a pas été en activité pendant toute l'année civile, inscrire les données qui se rapportent à la partie de l'année pendant laquelle elle l'a été.
5. Si à la section 1 vous ne possédez que les totaux des groupes, inscrivez-les et faites une ventilation estimative par marchandise.
6. Les "Effets de commerce achetés" en 1977 doivent comprendre seulement le montant initial du financement pour les biens acquis par contrat de vente conditionnelle, sans les frais de financement non acquis. Ne pas compter les renouvellements, les effets achetés à d'autres sociétés de financement ni le financement de baux.
7. Les "Soldes débiteurs" au 31 décembre 1977 ne doivent comprendre que le montant principal à recouvrer, sans les frais de financement non acquis, à l'égard de tous les effets inscrits dans vos livres, y compris les renouvellements, quelle que soit la date de l'achat. Ne pas compter le financement de baux.
8. Les "Biens de consommation" sont ceux que l'on achète pour son usage personnel et non pour la revente.
9. Les "Biens commerciaux et industriels" sont ceux que l'on achète à des fins commerciales, industrielles ou agricoles et non pour la revente.
10. Le "Financement des baux" porte uniquement sur les opérations de financement excluant les ventes sans condition et dans lesquelles la compagnie de prêt elle-même garde la propriété des biens et agit à titre bailleur.
11. Les voitures particulières financées à des fins commerciales (par ex. les taxis et parcs d'autres véhicules) doivent être déclarées comme "véhicules utilitaires".
12. Si vous faites une déclaration mensuelle sur le financement des véhicules automobiles et que le total inscrit ici ne correspond pas à la somme des chiffres des douze mois, prière de donner une explication sous la rubrique Remarques à la page 4.
13. Les résultats de cette enquête paraîtront dans la publication Le financement des ventes (63-211 au Catalogue). Pour tout renseignement sur cette enquête, communiquez avec la Section du commerce de détail, Division du commerce et des services, Statistique Canada, Ottawa, K1A 0V4 (Téléphone 613-996-9304 ou Télex 053-3585).

I. RETAIL SALES FINANCING (include only goods secured by conditional sales agreements) – FINANCEMENT DES VENTES AU DÉTAIL (ne compter que les biens acquis par contrat de vente conditionnelle)

Commodity Description – Marchandise	Retail paper purchased, 1977 (see notes 5 and 6)		Balances outstanding, December 31, 1977 (see note 7)
	Units	Dollar volume	
	Unités	Valeur en dollars	Saldes débiteurs, 31 décembre, 1977 (voir note 7)
	(Excludes renewal transactions and paper purchased from other finance firms)		\$ (omit cents)
	(Ne pas compter les reconductions ou renouvellements ni les effets achetés à d'autres sociétés de financement)		\$ (omettre les cents)

2. PROVINCIAL DISTRIBUTION OF RETAIL SALES FINANCING AS REPORTED IN SECTION 1. - RÉPARTITION PAR PROVINCE DU FINANCEMENT DES VENTES AU DETAIL, SUIVANT LA SECTION 1.

Provinces of origin Provinces d'origine	Consumer goods paper purchased during 1977 - Effets de commerce achetés en 1977 - biens de consommation					Total retail financing (consumer goods) Total, financement des (biens de consommation)	Balances outstanding at 31.12.77 (consumer goods) Solde débiteur 31.12.77 (biens de consommation)
	Passenger cars (see note 11) - Véhicules particuliers (voir note 11)		Dissipation		All other consumer goods Autres biens de consommation		
	Units - Unités	\$ (omit cents) \$ (omettre cents)	Units - Unités	Used - Utilisés			
Newfoundland - Terre-Neuve							
Prince Edward Island - Île-du-Prince-Édouard							
Nova Scotia - Nouvelle-Écosse							
New Brunswick - Nouveau-Brunswick							
Quebec - Québec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia - Colombie-Britannique							
Yukon							
N.W. Territories - Les T.N.O.							
CANADA							
Province of origin Provinces d'origine	Commercial and industrial goods paper purchased during 1977 - Effets de commerce achetés en 1977 - biens à usage commercial					Total retail financing (commercial goods) Total, financement des (biens commerciaux)	Balances outstanding at 31.12.77 (commercial goods) Solde débiteur 31.12.77 (biens commerciaux)
	Commercial vehicles (see note 11) - Véhicules utilitaires (voir note 11)		Dissipation		All other commercial goods Autres biens commerciaux		
	Units - Unités	\$ (omit cents) \$ (omettre cents)	Units - Unités	Used - Utilisés			
Newfoundland - Terre-Neuve							
Prince Edward Island - Île-du-Prince-Édouard							
Nova Scotia - Nouvelle-Écosse							
New Brunswick - Nouveau-Brunswick							
Quebec - Québec							
Ontario							
Manitoba							
Saskatchewan							
Alberta							
British Columbia - Colombie-Britannique							
Yukon							
N.W. Territories - Les T.N.O.							
CANADA							

Note: Classify by province of origin rather than by location of office, if possible. Note: Si possible, faire la répartition par province d'origine plutôt que selon l'emplacement du bureau.

OTHER FINANCING - AUTRES GENRES DE FINANCEMENT				Amount transacted during 1977 Montant des opérations 1977	Balances outstanding, December 31, 1977 Soldes dûbitéurs, 31 décembre, 1977
				\$ (omit cents)	\$ (omettre les cents)
3. WHOLESALE FINANCING (financing of transactions between retail dealer and supplier) - FINANCEMENT DES VENTES EN GROS (financement des opérations commerciales entre détaillants et grossistes)					
4. CONSUMER FINANCING (personal cash loans) - PRÊTS À LA CONSOMMATION:					
(a) Loans subject to the Small Loan Act - Prêts réglementés par la loi sur les petits prêts					
(b) Other personal cash loans over \$1,500 (include loans against cars and other consumer durable goods already paid for but exclude residential mortgage loans) - Autres prêts personnels en espèces dépassant \$1,500 (inclure les prêts garantis par les automobiles et les autres biens de consommation déjà payés, exclure les prêts hypothécaires résidentiels)					
5. LEASE AND RENTAL FINANCING (see Note 10) - FINANCEMENT DE BAUX ET DE CONTRATS DE LOCATION (Voir Note 10)					
(a) Passenger cars - Voitures particulières					
(b) Trucks, vans, buses and other commercial vehicles - Camions, autobus, et autres véhicules commerciaux					
(c) All other (machinery and equipment, etc.) - Tous autres (machines et matériel, etc.)					
TOTAL					
6. ALL OTHER RECEIVABLES: (include commercial loans, capital loans, dealer loans, residential mortgage loans and all other receivables) - AUTRES PRÊTS: inclure les prêts faits par l'entremise des marchands, les prêts hypothécaires résidentiels, etc.)					
List companies combined in this report - Lister des sociétés visées par la présente déclaration:					

1. _____ 3. _____

2. _____ 4. _____

CERTIFICATE - ATTESTATION		REMARKS - REMARQUES	
This is to certify that the information contained in this report is correct and complete to the best of my knowledge and belief and covers the period: J'atteste que les renseignements donnés dans le présent questionnaire sont exacts et complets, au mieux de ma connaissance, et qu'ils se rapportent à la période:			
From Du	19____ to au _____	Title - Titre	19____
Name of person responsible for completed form (please print) Nom de la personne qui a rempli la formule (en lettres majuscules)		Postal code - Code postal	
Address - Adresse		Telephone number and area code Numéro de téléphone et indicatif régional	
Signature		Date of this report - Date de ce rapport	

Publications de Statistique Canada portant sur les sociétés de financement des ventes et sur le crédit à des fins commerciales ou à la consommation.

Catalogue

11-003F	Revue statistique du Canada, M., F.
13-002	Comptes des flux financiers — Système des comptes nationaux, T., Bil.
13-547	Revenu, avoir et dette des familles au Canada, 1969, HS., Bil.
13-550	Enquête sur les finances des consommateurs, volume 1, certains comptes rendus, 1970, HS., Bil.
13-551	Enquête sur les finances des consommateurs, volume 2, certains comptes rendus, 1970, HS., Bil.
61-004	Credit à la consommations, M., Bil.
61-006	Institutions financières — Statistique financière, T., Bil.
61-207	Statistique financière des sociétés, A., Bil.
61-208	Statistique fiscale des sociétés, A., Bil.
61-209	Caisses d'épargne et de crédit, A., Bil.
61-513	Liens de parenté entre firmes, 1972, HS., Bil.
63-007	Ventes de véhicules automobiles neufs, M., Bil.
63-013	Le financement des ventes, M., Bil.
63-208	Ventes de véhicules automobiles neufs, A., Bil.

A. Annuel M. Mensuel T. Trimestriel HS. Hors Série

A. Anglais F. Français Bil. Bilingue

Outre les publications énumérées ci-dessus, Statistique Canada publie une grande variété de bulletins statistiques sur la situation économique et social du Canada. On peut se procurer gratuitement un catalogue complet des publications courantes en s'adressant à Statistique Canada, Ottawa, KIA OT6.

Other Statistics Canada publications relating to Sales Finance Companies and commercial and consumer credit.

Catalogue

11-003	Canadian Statistical Review, M., E.
13-002	Financial Flow Accounts, System of National Accounts, Q., Bil.
13-547	Incomes, Assets and Indebtedness of Non-farm Families in Canada, 1969, O., Bil.
13-550	Survey of Consumer Finances, Volume I, Selected Reports, 1970, O., Bil.
13-551	Survey of Consumer Finances, Volume II, Selected Reports, 1970, O., Bil.
61-004	Consumer Credit, M., Bil.
61-006	Financial Institutions - Financial Statistical, Q., Bil.
61-207	Corporation Financial Statistics, A., Bil.
61-208	Corporation Taxation Statistics, A., Bil.
61-209	Credit Unions, A., Bil.
61-513	Inter-corporate Ownership, 1972, O., Bil.
63-007	New Motor Vehicle Sales, M., Bil.
63-013	Sales Financing, M., Bil.
63-208	New Motor Vehicle Sales, A., Bil.

A. Annual M. Monthly Q. Quarterly O. Occasional
E. English F. French Bil. Bilingual

In addition to the selected publications listed above, Statistics Canada publishes a wide range of statistical reports on Canadian economic and social affairs. A comprehensive catalogue of all current publications is available free on request from Statistics Canada, Ottawa, K1A 0T6.

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